

THE TIMES

A ghost garden,
by Frank Tuohy:
Saturday Review

4,000 car men tell minister to end pay restraint

Four thousand British Leyland demonstrators greeted Mr Varley, Secretary of State for Industry, with roars of "No more restrictions" when he visited the company's Longbridge plant yesterday to plead for higher productivity. Almost 15,000 of the

company's workers are idle because of disputes (details, page 17). Shop stewards replied to the minister's appeal with demands for free bargaining on pay. Fears of a government-union confrontation are believed to have caused a fall of nearly half a cent in the pound to \$1.7120.

Stewards resist Leyland productivity call

Mr Webb, industrial adviser, Secretary of State for Industry, went to British Leyland's Longbridge plant in Birmingham yesterday to tell workers that the government needed more cars. He found the focus of a mass demonstration against any form of pay policy.

Four thousand workers gathered at 9.30 am and behind banners to protest against the government's call for productivity. Mr Webb said that the government was not asking for a return to the productivity of 1974, but for a return to the productivity of 1975.

But when questioned, the shop stewards had not come to the demonstration. One after another they were asked to return to the plant to free collective bargaining in August, as the answer to Leyland's problems.

They were taken back when Mr Scanlon said they were being naive to suggest, as many had, that the present outbreak of strikes was caused entirely by unrest over the pay policy. The committee would be wasting its time if it had come to Longbridge only to hear complaints about the national pay policy.

When finally the meeting got down to discussing Leyland's problems, shop stewards made some harsh comments on the shortcomings of management. They also urged the company to introduce an incentive scheme covering up to a quarter of the workers' wage packets. They suggested that that would provide the stimulus for a lift production, which has fallen off since the traditional Midlands piecework system was replaced by standard-day work.

At a press conference later Mr Varley said: "There are many enemies of British Leyland who want to see it fail, and it is up to all of us in the Government and trade unions to prove them wrong."

Asked who the enemies were, he quoted speeches by Conservative politicians urging that British Leyland should be broken up and the unprofitable parts sold off. No return to conflict money: Mr Varley added later that although the Government wanted an orderly return eventually to free collective bargaining on wages there was no desire for a wage explosion (the Press Association reports). "Nobody wants to get back to conflict money," he said.

The pay question had been raised with force at the meeting, and he promised that the stewards' views would be taken into account in the general approach the Government was making. The Government knew that there were difficulties involved in the policy that would demand flexibility if they were to be overcome.

Mr Scanlon said there was not the slightest doubt that Leyland workers were dissatisfied with the present pay policy and, to some extent, with the pay structures within the company. Later, in a BBC television interview, he said a further agreement on incomes restraint was possible but whether it was desirable was a matter for discussion.

Mr Derek Robinson, chairman of the Leyland shop stewards, said: "One message that was very clear is that the social contract is not going to be accepted by the workforce. We must have the ability to negotiate out of the present anomalies."

"If the Government takes no notice, or insists on being able to impose a further period of legislation, it will be counterproductive, and certainly within British Leyland we are likely to see more positive action taken."

It was the stewards' intention to "use every means at our disposal" to influence future pay policy. New pay reveals: Shop stewards in the aircraft and transport industries joined their motor industry colleagues yesterday in calling for an end to the social contract.

British Aircraft Corporation shop stewards, representing 16,000 hourly paid workers, said they were opposed to further wage restraint "since the present policy has clearly demonstrated its inability to maintain or enhance our members' standard of living."

London Transport Underground depot shop stewards, representing about three hundred engineering workers, said they were not prepared to wait until the end of the pay policy in July.

They want an immediate end to the social contract. "We are under considerable pressure from members who are not prepared to wait," one said. "Our wages have, in purchasing power, been eroded by about 25 per cent since March, 1970."

Case for tax cuts, page 3

Concern about a possible confrontation between the Government and the trade unions over the next phase of the incomes policy is thought to have caused yesterday's fall in the value of the pound on foreign exchange markets. It closed at \$1.7120, nearly half a cent down from its effective devaluation against other leading currencies was 43 per cent. The Bank of England is believed to have intervened to slow the fall.

Down here in the foothills, where peace still reigns, a donkey, between villages, and where the passage of a Syrian Army vehicle is still a comparatively rare event, it is difficult to see why the Israelis should suggest that the presence of the Syrian Army might necessitate military action.

A lieutenant at the Syrian checkpoint just outside Nabates said that Israeli aircraft had passed overhead several times since they arrived 14 days ago. He said that his instructions were to prevent the movement of weapons, although his men seemed friendly enough when a carload of Palestinian guerrillas carrying Russian rifles drove down the road. They were going to allow the car to pass unchecked until they realised a journalist was watching them.

They stopped the car, took the rifles from the smiling passengers and asked for identity papers. They were handed two pink sheets of paper by the Palestinians, but after reading them the Syrians immediately gave back the guns.

Apart from their tanks, the only Syrian heavy weapons within a few miles are several batteries of anti-aircraft guns but they are mounted behind Jezzine round the reservoir that draws its waters from the Bishry river. The guns are still covered with tarpaulins to protect them from the snow, and the defence of a reservoir more than 20 miles from the Israeli frontier could scarcely present a military threat.

Vance interview and Beirut fighting, page 3

Britain and U.S. try again on Rhodesia

Britain and the United States have decided to make another attempt at reaching a constitutional solution in Rhodesia. They have been encouraged by results of a meeting between Mr Vorster, the South African Prime Minister, and Mr Smith.

Two trainers fined

The Jockey Club stewards have taken a firm line against the use of anabolic steroids by fining two trainers, David Morley and David Gandolfo, and banning the four horses involved until the end of the season.

India in command

India took control on a good pitch on the first day of the final Test match against England at Bombay. Gavaskar, 103 not out, and Patai (82) helped them to 251 for four wickets by the close Page 15

Terrorism: The Irish Government responded angrily to remarks on terrorism made by Mr Callaghan.

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Britain and U.S. try again on Rhodesia

India mourns 'a great patriot'

From Kuldip Nayar, Delhi, Feb 11

President Fakhruddin Ali Ahmed of India died here today of a heart attack. He was 72.

Mr E. D. Jatti, the Vice-President, has been sworn in as acting President. Under the constitution, a new president has to be elected within six months by Members of Parliament and state assemblies.

There will be no change in the schedule for the general elections due on March 16.

Mrs Gandhi, the Prime Minister, who was at Mr Ahmed's bedside when he died said "a great Indian, a great gentleman and a great Muslim" had passed away.

A state of mourning has been declared for 15 days. Mr Ahmed will be buried in Delhi on Sunday.

The President returned from Kuala Lumpur yesterday during a visit to Malaysia and the Philippines. He walked down the aircraft gangway unaided and greeted by the Prime Minister, who was at the airport to receive him.

Mr Ahmed leaves a wife and three children. His eldest son, Dr Parved Ahmed, himself a cardiologist, is in the United States as his daughter, Mrs Samia Khan. His younger son, Mr Badar Durrat Ahmed, is a student at Trinity College, Cambridge.

Mr Ahmed, who took office as President on August 24, 1974, following the death of Indira Gandhi, was a Cabinet Minister after Mrs Gandhi brought him to the centre from Assam, where he was a state minister.

He was known for his humility and, as described by Mr Jagmohan Narayan, the opposition leader, as a distinguished patriot and a mature politician.

Moscow: President Podgorniy postponed a visit to India due later this month because of the death of President Ahmed.

Earlier he visited the Indian Embassy to convey his condolences—Reuter.

Washington: President Carter expressed his "deep personal regret" and announced he was sending his mother, Mrs Lillian Carter, aged 78 and his son, Mr Chip Carter, to represent the United States at the funeral.

Obituary, page 14



A Basset hound seems resigned to a long wait at Crufts Dog Show, which opened at Olympia, London, yesterday.

Syrian troops to leave Israel border area

From Our Own Correspondent, Jerusalem, Feb 11

Mr Rabin, the Israeli Prime Minister, announced today that an agreement for the withdrawal of Syrian troops from the border area of southern Lebanon had been reached.

The pull-back, negotiated through United States mediation, would be carried out at the beginning of next week before the arrival on Tuesday of Mr Vance, the American Secretary of State.

The border area was reported to be quiet today after yesterday's clashes between Palestinians and Christian Phalangists.

Robert Fisk writes from Aishiyeh, southern Lebanon: The Syrian Army has only about 10 tanks and 400 men within 20 miles of the Israeli frontier. Eight of the tanks can be seen clearly from the winding mountainous road leading from Jezzine through Aishiyeh down to Nabates, parked in fields or on the hillsides.

It would probably take less than 12 hours for every Syrian soldier in the area to effect a limited withdrawal.

The few hundred troops stationed at the road junctions on the cloud-covered hillsides question every motorist who passes but are making no attempt to build fortifications or otherwise reinforce their positions.

Since the frontier is known to be under surveillance by both satellite observation and high-flying Israeli aircraft, the Government in Tel Aviv must be aware of just how few troops there are in the mountains across their border.

Vance interview and Beirut fighting, page 3

Britain and U.S. try again on Rhodesia

Raid on Madrid kidnap hideout frees two top Spanish officials

From Our Correspondent, Madrid, Feb 11

Two top Spanish officials held captive by the Grapo guerrilla group were snatched from the hands of their kidnappers today when police raided the gang's hideout in Madrid. A Government spokesman said the police had made "important" arrests in the case.

In a day of spectacular police action, a police inspector was shot dead in Barcelona while trying to arrest two members of the Reconstituted Spanish Communist Party, and another policeman was injured. The raid was believed to be in connexion with the hunt for the kidnappers.

First of the kidnap victims to be freed was Lieutenant General Emilio Villacueva, president of Spain's highest military court who had been kidnapped outside his home 18 days ago. The initial reports said he was in good condition.

Shortly afterwards, Señor Antonio María de Oriol, president of the Council of State and a member of the powerful Council of the Realm, was rescued. A wealthy banker, he had been marched from his office in the capital at gunpoint by a gang of young men on December 11.

An organisation calling itself the First of October Anti-Fascist Resistance Groups (Grapo) claimed responsibility for both kidnappings as well as for the murder of three policemen on January 28.

Information sources say the case was cracked after police managed to capture two members of Grapo and got them to confess.

From an early report it appears that the police swooped on a hideout in the Madrid suburb of Alcorcón, not far from where a member of the Civil Guard was killed at the end of January.

The apparently successful action on the Grapo hideout was preceded on Wednesday by a decree banning the publication in the news media of any information related to the police search for terrorists. It now seems that the news blackout may have been intended to stop plans for the swoop on the kidnappers' lair from leaking out.

Madrid, Feb 11—General Villacueva, who is 64, suffers from a heart condition and was taken to a military hospital immediately after his rescue.

Four people alleged to belong to a group closely linked with Grapo were arrested last week and two days later police found more than 200 sticks of dynamite in a left-luggage locker in a Madrid railway station.

Grapo first came to light in July, 1976, when it claimed responsibility for a wave of bombings on official monuments and buildings. It said it took its name from its first action, on October 1, 1975, when it killed four policemen.

Political time bomb and photographs, page 3

Union will appeal to the Lords

Sir Harold refers to Mr Haines's 'titbits'

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HOME NEWS

GLC responds to Government call for help and incentives for small industries in inner cities

From Christopher Warman and John Young

The Greater London Council has already responded to the call on Wednesday by Mr. Shore, Secretary of State for the Environment, for help and incentives to small industries in Britain's inner cities.

Mr. Norman Howard, chairman of the council's planning committee, said yesterday that he had asked for a report on the feasibility of providing grants to help firms to keep going and to expand, particularly in the Greater London areas that have been suffering most from dereliction and deprivation.

He said at the "Save Our Cities" conference, sponsored jointly by *The Sunday Times* and the Gulbenkian Foundation, that if it was established that grant loans in that way it could give an important incentive to industry to get going in the inner areas and thus provide jobs in the high unemployment areas of London.

Mr. Howard added that the council would examine the possibility of operating an industrial development bank which would be able to offer long-term loans of up to 15 years. One of the difficulties in the past had been that industrialists could obtain short-term loans only in the City.

The schemes, if they were practicable, would start with a modest fund of about £10m.

Mr. Howard said that the council was also planning an industrial development agency which would cut across borough boundaries and define a concerted policy for the industrial future of London. It would include officials, local government officers, Whitehall officials and industrial representatives.

"It is vital that we have one policy for London," he said. "There are 32 boroughs and we cannot afford to have 32 policies."

The lack of an agreed policy to halt urban decay became painfully obvious at the conference. Delegates representing central government, local government and a broad range of national and local pressure groups found themselves in constant disagreement, and there were frequent interruptions.

Mr. Simon Jenkins, editor of the *Evening Standard*, said that

a classic case of bureaucratic blindness was that of St. Agnes Place, in Lambeth, where 200 policemen had been needed to enforce a simple local planning decision to demolish a street of houses. Part of the solution, he said, lay in persuading organizations that wielded great power over our cities to accept a degree of impotence.

But when Mr. Jenkins suggested that private enterprise as well as community action might have a part to play in reviving decayed areas, he encountered bitter opposition.

The conference, which ends today, has established three main attitudes. The first, expressed by both Mr. Shore and his Conservative predecessor, Mr. Peter Walker, is that only central government has the means, but that it will demand much greater control over how the money is spent.

The second is that local authorities feel they deserve greater freedom to deal with issues about which they know far more than Whitehall. The third view is that of the community groups, who insist that only neighbourhood action and involvement by residents will produce results.

£130m plan to renew Belfast city centre

From Martin Huckerby Belfast

The Government may spend up to £130m in the next five years to try to reverse the decline of inner Belfast and to meet the city's housing and environmental needs.

That strategy is in line with the Government's new policy of seeking to revive inner city areas throughout the United Kingdom, but Belfast is unusual because it is probably the only city in the country where the amount of money available has no real limit.

While cities like Liverpool and Glasgow have such intense difficulties that whatever money is available will be quickly swallowed up, the difficulties in Belfast are not likely to be financial.

Mr. Ray Carter, Under-Secretary of State, Northern Ireland, said confidently in Belfast yesterday: "If we show signs of real success here I do not think money is going to be a problem."

About ten thousand houses have been bricked up and most of them have to be demolished; half of the city's 123,000 homes need repair or complete renovation; more than 13,000 people are on the housing waiting list.

A steering group, with representatives from the city council and the Northern Ireland Housing Executive, has been established under Mr. Carter's chairmanship to coordinate public services to handle the new drive.

Mr. Carter said he hoped to make swift progress by nominating housing action areas, of which there were potentially more than 50 in the city. Two such areas have already been designated.

Callaghan remark terrorism irk the I

From a Staff Reporter Belfast

The Irish Government responded angrily yesterday to criticism by Mr. Callaghan, of Ireland's refusal to sign the new European Convention on the Suppression of Terrorism.

After a Cabinet meeting had discussed remarks made by the British Prime Minister on Thursday that the British Government wanted maximum pressure brought on Ireland to sign the convention, the Irish Government stated tersely that its determination to deal with terrorism "is well known and needs no further elaboration". Ministers have not tried to hide their anger at Mr. Callaghan's statement.

There is a widespread belief that his remarks were prompted partly by the refusal of Ireland to withdraw its torture case at the European Court of Human Rights at Strasbourg.

British pressure is unlikely to change the Irish position. The Dublin Government refused to sign the convention before it could sign the convention there would have to be a change in the Irish Constitution, which could be done only through a referendum.

Mr. Callaghan has recently been introduced for terrorist offences, the Government said,



Sir Harold and Lady Wilson arriving for a visit last night at the London home of Lady Falkender.

Attempt to end dissen among Peace People

From a Staff Reporter Belfast

Peace feelers were put out yesterday in an attempt to end the dissonance that has affected the Peace People organization in Northern Ireland.

The move came from the Catholic Peace People's groups in the Catholic Andersonstown and Falls areas of west Belfast; it was their criticism of the attacks on the churches by leaders of the Peace People that first led to suggestions that the movement could be in danger of splitting.

The two groups said yesterday that despite the public differences the difficulties of fighting the bombings and the

killings were so concerned together. They did split.

A Belfast man, yesterday while his companions were a break-in at a station at Spruce road between the Dalnambert Drive men pushed through door when it was the woman of the said. Her husband, a 40-year-old, a living room door one of the gunme

Planners asked to care for environment

Planners should pay more attention to the effects of big schemes on the environment, a Department of the Environment report said yesterday. Red decisions sometimes led to large compensation payments having to be made from public funds.

The report accused planning authorities of failing to examine proposals for large-scale development in sufficient depth. Important environmental questions were too often given an examination that was superficial, belated, hasty or nonexistent.

Three cases, a chemical works, a large steel complex and a water project, were detailed in the report by Mr. John Cadlow, former Under-Secretary of the Department of the Environment, and Mr. Geoffrey Thirlwall, a planning consultant.

The unnamed chemical plant, they said, was now the target of a strong public campaign because of its effect on surroundings, including farmland.

"If the case for disapproval

is made out, this will prove to have been a very expensive decision in the first place."

The report said that studies of the environmental impact of the steelworks were carried out only after the project's first phase had been approved. If the project now had to be halted, a great deal of abortive work would have been done.

Although opposition to large projects was increasing, the report said, fear of obstruction should not be an excuse for not adequately informing the public.

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Mr. Carter said he hoped to make swift progress by nominating housing action areas, of which there were potentially more than 50 in the city. Two such areas have already been designated.

Derailed truck sent for nuclear safety check

A derailed railway truck was sent for examination at a nuclear power station yesterday because it might have been contaminated when it left the rails at Gloucester and fell on its side.

The truck was carrying a 50-ton container, inside which was a flask used for transporting radioactive material from a nuclear establishment at Wylfa, Anglesey, to the Berkeley power station, in Gloucestershire.

At the time of the derailment in the goods yard at Horton Road, Gloucester, the container

was being sent back to Anglesey for refilling.

The Central Electricity Generating Board said the container, which had steel walls 14in thick, was not damaged.

The truck sent to the power station for a check was one of six wagons that were derailed. Workmen spent more than 12 hours repairing the line.

The CEBG said: "There was no danger. The container was empty apart from a residue of water. Containers of this sort travel regularly on BR and strict safety precautions are taken."

Lifeboat takes to road to aid flood victims

An inshore lifeboat was used yesterday to ferry families cut off in Llandudno Junction, North Wales, one of the areas worst affected by flooding after heavy rainfalls. It travelled along the main A55 road helping a roving boat and makeshift raft to provide a link for dozens of isolated homes.

The A55 was covered by five feet of floodwater after heavy rainfall for two days. The water had been unable to find a way through the doors of a culvert leading into the river Conway.

A few hundred yards away a private housing estate, The Meadows, was flooded to a depth of several feet. For many families it was the third flood in 13 months.

Residents blamed the local council and the Welsh National Water Development Authority for not doing enough to protect them. By last night most of the floodwater had drained away.

A passenger train last night hit earth and trees deposited on the line by a landslide after heavy rain and was derailed at Llandudulas, near Colwyn Bay, North Wales. None of the dozen passengers was hurt.

Seventeen roads in Fife, Scotland, were flooded yesterday. Rain caused an avalanche, which blocked the M9 north-bound slip road at Pitreavie,

and main roads were impassable in seven other places.

Part of a council housing scheme in Thornton, Fife, was sealed off when a hole appeared in the garden of one of the houses. By the end of the day it was more than 15 feet deep, and six feet by four feet wide.

Experts said they thought the hole had been caused by severe flooding over old mine workings.

In the village of Piscotrie water was still several feet deep yesterday and there was no chance of people returning home. The police said that although the village was no longer cut off, most of the houses were still not habitable.

Drying out will be slow; as a steady drizzle continued to fall for most of yesterday in the waterlogged country. Roads were slowly being opened, but the police were keeping a careful watch on rivers and streams as possible new danger points presented themselves.

Serious flooding for the third time in recent weeks in Arbroath, Tayside, led to many companies sending home workers. Rowing boats were being used to ferry people to reach business premises, and some families were stranded in their homes.

Commission for NHS is proposed

Principals in McKinsey and Company, the management consultants who played a large part in the reorganization of the National Health Service, argue that the service should be run by a commission.

In evidence to the Royal Commission on the NHS they say that the commission should have regional offices and that the present 14 regional health authorities should be eliminated as a separate statutory and management tier.

The evidence is presented in the name of Mr. John Banham. It does not, it is argued, represent second thoughts on the company's earlier work. The present organization of management, integrating hospital, community health and family doctor services, is accepted as sound.

Mr. Banham yesterday dismissed the charge made by Mr. Emswiler, Secretary of State for Social Services, that the firm's idea was to "tax the sick on a money or your life" basis.

New Bill revives abortion campaign

By David Leigh Political Staff

The opening shots in the latest renewal of the campaign over abortion were fired yesterday. A private member's Bill was published with the support of prominent anti-abortionists and the opposition of Mr. Emswiler, the Cabinet minister concerned.

Labour supporters of abortion say the Bill would prohibit up to 40,000 of the abortions now carried out.

Anti-abortionists who support the Bill also intend to use its relatively minor amendments as a vehicle for an attempt to raise once again the whole question of the grounds on which women are allowed abortions. They want them restricted, and there is now a long history of parliamentary dispute on the issue.

The Abortion (Amendment) Bill, introduced by Mr. William Benyon, Conservative MP for

Buckingham, is supported by Mr. Leo Abse, Labour MP for Pontypool. It comes up for second reading on February 25.

Labour's pro-abortionists, led by Mrs. Renée Short, MP for Wolverhampton, North-east, will oppose the Bill, as will the Government, which is allowing a conscience vote.

The Bill amends the Abortion Act, 1967, by prohibiting advice bureaux from sending women to clinics which they have not been given a financial "or other" agreement.

The Bill also cuts the pregnancy period during which abortions are allowed from 26 weeks to 20, unless a child would be born seriously disabled, or the mother would be gravely and permanently injured. It allows only doctors who have been qualified for five years to authorize abortions.

A woman's general practitioner would have to be notified of abortions if the woman consented. Conscientious objection by medical staff would be allowed "on religious, ethical or other grounds".

The Bill, which seeks to enact many of the recommendations of the controversial Select Committee on Abortion, whose pro-abortion members walked out of a meeting last week, apparently requires parents of girls under 16 to be present during abortion advice.

Mr. Emswiler, the Secretary of State for Social Services, says in a letter to Mr. David Steele, the Liberal leader: "Little purpose will be served by introducing a complex amending Bill which may cause confusion and uncertainty for the many doctors and health professionals who believe that the present Act is for the most part satisfactory. The Select Committee is providing a responsible and civilized service for women in need."

Campaign to preserve pharmacy network

By Neville Hodgkinson Social Policy Correspondent

Britain's chemists have started a public campaign to preserve the national network of 11,000 pharmacies, which they say is in danger of collapse. The number of chemists' shops has been declining by about 250 a year.

The campaign is being mounted by the Pharmaceutical Services-Negotiating Committee, representing chemists who run the National Health Service prescription service.

Among their proposals are: Planned distribution of NHS contracts to replace the present free entry system. They want it to be mainly by incentive.

Better terms for the chemists in the allowances for their costs and the level of profit agreed with the NHS. They claim that the profit on each prescription has fallen from an average of 3.9p in 1974 to 2.5p in 1976, at constant 1974 prices.

Relocation allowances, to help a chemist to move shop when a group of doctors have moved surgery, for example; and an initial practice allowance to induce a pharmacist to set up shop in an isolated rural area.

Subsidies to keep small shops going particularly in sparsely populated rural areas.

The chemists say that their loss of profitability is to a large extent caused by the opening of supermarkets and big groups in taking non-medical business.

Jury charged with manslaughter

Dr. Alex Comfort, gynaecologist, has been charged with manslaughter in connection with the death of a woman.

The trouble was caused, as on previous occasions, by stream which flows through the town bursting its banks after heavy rain.

Man put on unlawful sex

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Government 'may fail if Bill on devolution is defeated'

By a Staff Reporter

Failure of the Scotland and Wales Bill on devolution would pose the gravest threat to the continuation of the present Government, Mr. Rodgers, Secretary of State for Transport, said last night.

He told members of the Sunderland Fabian Society that if the Bill was defeated in the Commons, or impeded by Labour members, the Government would have to throw their weight against the Government and seek an early election.

The Bill's defeat could easily mean defeat of the Government, with no prospect of another Labour Government for years ahead.

Our Political Correspondent writes: Scottish Nationalist MPs yesterday rejected a Government suggestion that no one has produced any workable proposals to give the proposed Scottish assembly revenue-raising powers.

They produced statements and amendments tacked to the devolution Bill to show that they have been pressing for effective revenue powers since the measure was published. Under the SNP scheme a Scottish Exchequer would receive all revenue, taxes and royalties from North Sea oil, and the assembly would remit to the Treasury in London "only those moneys required to cover non-devolved matters".

There is obviously a willingness among ministers to consider allowing the proposed

Court told of 'brides for hire' racket

A "brides for hire" racket, with English girls "marrying" for £50 on each occasion to help foreigners to dodge deportation, was outlined at the Central Criminal Court yesterday.

Mr Rees urges immigrant groups to cooperate

By Our Political Staff

The Home Secretary last night appealed to immigrant organizations to cooperate with the new Commission for Racial Equality and its chairman, Mr. David Lane.

The ethnic minorities in Britain today have enough enemies without they and their leaders dividing among themselves in procedural wrangles concerning the formation of the new commission, Mr. Rees said in Bradford.

A new statement on the Conservative Party's policy on race relations and immigration will be made by Mr. William Whitely, deputy leader and shadow Home Secretary, at the Conservative annual conference in Eastbourne today.

He is to reply to a debate on

Conservatives' Lords reform group is chosen

By Our Political Staff

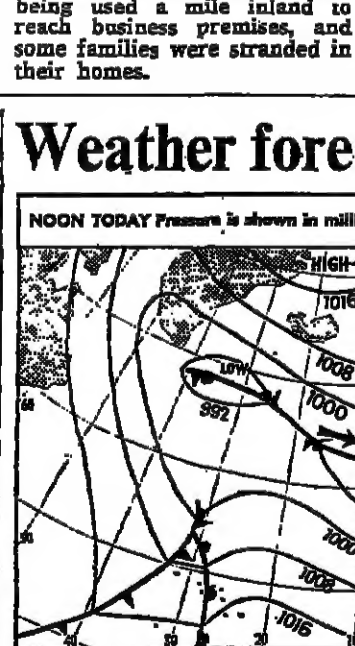
Mrs Thatcher, Leader of the Opposition, yesterday announced the composition of the Conservative working party to study reform of the House of Lords.

With Lord Home of the Hirsel as chairman, the members are: Lord Blake, Mr. Neil Marten, MP, Mr. James Lester MP, Mr. Kenneth Baker MP, Lady Young, Sir Derek Walker-Smith MP, Lord Mancroft, Lord O'Hagan and Mr. Nevill Johnson, Nuffield reader in the comparative study of institutions at Oxford and professional fellow of Nuffield College.

Weather forecast and recordings

NOON TODAY Pressure is shown in millibars. FRONTS Warm Cold (Symbolic are an advancing cold)

Today



Tomorrow



Outlook for tomorrow

Little change. S. Strait of Dover, E. (E): Wind mostly S. moderate; sea slight. S. George's: Wind mostly SW, moderate; sea moderate.

HOME NEWS

Protesting identities rl eggs at Keith

Our Correspondent
ser
bombs and eggs were
at Sir Keith Joseph,
rative frontbench mem-
ponsible for policy and
h, as he arrived to
students at Essex Uni-
yesterday. He was hit
back by some flour, but
dressed about 500 stu-
d been invited to speak
re moral and material
for capitalism. The
ty's Conservative Asso-
He said later that the
in was "not worthy of a
at all".
r all I gave plenty of
questioners afterwards
examine me he said,
that the reception was
the five worst he had
l in about 81 meetings
ast two years.
Sir Keith arrived at
chime meeting he was
with shouts including
and "racist" by about
esters crowding the
to the lecture theatre



Sir Keith Joseph competing with hecklers at Essex University yesterday.

his case for free enterprise and
competitive capitalism.
"The free enterprise system
that is capitalism is the neces-
sary but not the sufficient
condition for freedom—there is
no real freedom in any country
where there is not also free
enterprise", he said.
During questions he com-
plained when some students
attempted to broaden the
debate to include Northern
Ireland.

Mr Jones puts case for tax cuts

Stephen Thomas
Staff
Mr Jones, general secre-
tary of the Transport and
Workers' Union and
chief architect of the
with the Government,
reminded the Chan-
celor that the unions want
tax reductions in the
dget, which is widely
to be presented on
9. Any recommenda-
tion the TUC makes, Mr
Jones will take tax cuts
will depend on the
the resumed meeting
of the economic committee
which, he said, would
readily said that a satis-
fying agreement on wages is
a condition for
tax reductions.
He said at Stoke-on-
Trent that the unions
in the way we did
ast couple of years,
we had faced very
re difficulties than we
are. The unions were
to keep the country
in the knowledge that
ng standards and con-
r workers were part
gave a warning that
of essential public
was a false economy.

"We must maintain and im-
prove our essential services in
public transport, health, edu-
cation, cleaning, or we will
set in motion a downward spiral
of falling efficiency totally
harmful to our industrial
structure."
Industrial regeneration de-
pended on a well maintained
framework of necessary public
services. It was right that non-
productive costs of administra-
tion should be kept down to a
justifiable level, but the ex-
tension of services to the
public must not be further
diluted.

Mr Jones concentrated most
of his speech on the need for
public transport. "There is a
dangerous tendency", he said,
to regard public transport as
an expensive luxury, and one
area where the Government can
cut back on public spending
without too much damage. This
is a mistaken approach, and
one which could jeopardize
economic recovery."
Mr Jones gave cautious sup-
port to the public service
unions, who are holding a con-
ference on March 22 in Central
Hall, Westminster, on the
question of the social wage.
Unemployment "scar": Unem-
ployment at its present level
was a "scar" on society, Mr

WEST EUROPE AND OVERSEAS

Doctors go on strike in protest over Bonn health cuts plan

From Dan van der Var
Bonn, Feb 11
Doctors and dentists in
Hanover refused to treat
patients today at the start of
a nationwide campaign against
Government plans to limit the
rise in health costs.
Their professional organiza-
tion, the German Medical Asso-
ciation, has issued a call for
doctors and 400 dentists to a
call to close their practices for
the day. They cooperated in
special arrangements for emer-
gency cases.

Another 500 doctors and 230
dentists plan another one-day
protest on Tuesday in the
Oldenburg area, also in Lower
Saxony. The second stage of
the campaign will involve selec-
tive stoppages in various
regions of several days at a
time.

If there is still no change in
the Government's cost-curing
scheme, doctors and dentists
plan to refuse for one month
to treat patients insured under
the Government-supervised but
privately run medical insur-
ance scheme, which covers for
all but the wealthiest. Treat-
ment will not be denied, but
the full fee will be charged
direct to the patient.

The next stage would involve
a permanent boycott of the
present medical insurance com-
panies and the creation of a
parallel network of non-offici-
ally insured societies by
doctors and dentists.

Under the Government plan,
doctors of the future are still
being worked out. Doctors are
to be able to choose to work
under the average length of
stay in hospital, considerably
longer than in most if not all
comparable countries, in favour
of out-patient treatment. It
was also proposed to reduce
and to limit rises in doctors'
fees to the level justified by
general economic develop-
ments.

At the root of these con-

siderations is the enormous
strain on West Germany's
social security system caused
by the economic recession and
changes in the demographic
pattern.

The doctors and dentists,
beneficiaries of a system which
encourages them to over-
service over-represented and
prescribe, enjoy one of the
highest remunerations of all
professions in a country where
health is a national obsession.
Doctors and patients have until
now been able to combat each
other with the slogan, "the
insurance will pay".

But this is no longer possible
as costs start to outstrip the
insurance funds, which have
been badly hurt by unemploy-
ment, now at one million, cuts
in overtime and widespread
short-time working.

A rough calculation shows
that the West Germans are
spending £30,000 a year on
health, or about £450 for every
man, woman and child.
West Germany has about
123,000 doctors, one for every
500 citizens—the highest con-
centration in the world. About
60,000 work in hospitals and
10,000 in the public service. Of
the remaining 53,000 private
practitioners, 49,000 treat
patients on the normal medical
insurance.

The average annual income
of this last group, after deduc-
tion of all practice expenses and
before tax, ranges from £41,000
to £58,000 a year in fees from
the insurance firms alone.
Average incomes of dentists are
between 20 and 25 per cent
higher.

In the present dispute, which
has already been marked by
some very immoderate language
on both sides, the doctors argue
that their freedom to determine
appropriate treatment, to use
the latest technology and thus
to retain the confidence of their
patients, will be damaged.

Government is accused over EEC legislation

By George Clark
Political Correspondent

The Government was accused
yesterday of not keeping Parlia-
ment informed about proposed
EEC legislation.

The complaint was made by
the House of Lords Select Com-
mittee on the European Commu-
nities, which said the Govern-
ment should accept its responsi-
bility to keep Parliament and
the public informed of progress
of major EEC draft instruments
after they have been reported
on and debated.

At present, once a report
has been issued from this com-
mittee, and a debate held, the

subject disappears from view,
and the committee, the House,
and indeed the public, includ-
ing interested bodies who want
to know the outcome of nego-
tiations held in secret within
the Council of Ministers, are
left in ignorance of the future
progress on the subject", the
report states.

More emphatically, the com-
mittee demands much more in-
formation about the application
of legislation which it has
examined.

Mr Arafat had spoken to
him about "a more flexible
attitude" by the PLO on this
issue, and had referred to
consequences of accepting a
Palestinian entity, which is
different from what has been
requested before."

Mr Vance goes to Middle East open to offers

Washington eager to encourage any shift in PLO attitude to Israel

From Bernard Gwertzman
Washington, Feb 11

During his Middle East trip
next week, Mr Cyrus Vance,
the United States Secretary of
State, plans to explore in
depth the possibility that the
Palestinian leadership has
moderated its position towards
Israel.

In an interview, he said
there had been increasing talk
about a shift in the Palestinian
view. If there had been a
moderation in the Palestinian
position, then obviously this
would be a helpful step.

At present, the Palestinian
problem is a big stumbling
block to a Middle East settle-
ment and the United States
has refused to have any sub-
stantive discussions with the
Palestine Liberation Organi-
zation until it agrees to accept
Israel's existence and certain
Security Council resolutions
advocating negotiation.

Mr Vance seemed to be sig-
nalling the Palestinian lead-
ership that any shift in their
position towards acceptance of
Israel would be welcome as a

step nearer a Middle East
settlement.

Much of the interview was
devoted to the Middle East,
where he will visit six coun-
tries in seven days starting on
Monday, but he had this to
say on other subjects.

The United States has
received indications that China
would like to begin talks on
settling each other's claims,
opening the way to normal
trade relations. He hoped these
talks could resume in the not
too distant future.

The Carter Administration is
nearly ready to publish a draft
regulation requiring arms
manufacturers to secure
licences before attempting to
sell arms to other countries.

This would ensure that such
sales would be consistent with
American foreign policy.

On controlling sales of con-
ventional arms abroad, several
arms suppliers were indicating
willingness to discuss the ques-
tion.

As for the stalled talks on
mutual force reduction in cen-
tral Europe it was important

for the United States and the
Soviet Union to give sufficient
political push to resume them
although in close consultation
with America's allies.

In the interview in his
seventh floor State Department
office, Mr Vance seemed reluc-
tant to divulge his own views
on the Middle East prior to his
departure. But he did say he
believed the United States
should not come up with a
specific plan for a Middle East
settlement.

Among the problems were
how to organize a negotiating
framework and what to do
about the Palestinians, espe-
cially the Palestine Liberation
Organization.

He might favour Dr Kiss-
inger's idea of a preliminary
conference with interested
parties before plunging
directly into a Geneva con-
ference. One problem is the
Arab insistence that the PLO
participate in any conference
and Israel's adamant refusal
to attend if the PLO is there in
any form other than part of a
Jordanian delegation.

Dr Waldheim fails to convince Mr Allon

From Eric Marsden
Jerusalem, Feb 11

Dr Kury Waldheim, the
United Nations Secretary-
General, today repeated his
view that the attitude of the
Palestine Liberation Organi-
zation to the Middle East conflict
had changed, but admitted that
he had been unable to con-
vince the Israeli Government
Mr Allon, the Israeli Foreign
Minister, said later that he
had not been convinced by Dr
Waldheim's report that the
PLO was becoming more
moderate. Israel was prepared
to hold talks with Palestinians,
but not with the PLO.

At a press conference ending
his two-day visit to Jerusalem,
Dr Waldheim was questioned
about his disclosure that Mr
Yasser Arafat, the PLO leader,
had told him that the PLO
was prepared to accept a small
state based on the West Bank
and Gaza which constituted a
de facto recognition of Israel.
Dr Waldheim had not seen
reports from Damascus that
the PLO had been denied by a PLO
spokesman.

Mr Arafat had spoken to
him about "a more flexible
attitude" by the PLO on this
issue, and had referred to
consequences of accepting a
Palestinian entity, which is
different from what has been
requested before."

Pressed further, Dr Waldheim
said that Mr Arafat was speci-
fically referring to the conse-
quences of having a Palestinian
state next to Israel. He had
said that the Palestinian
National Council would have
to decide in March the PLO's
future policy.

Asked whether he thought
the PLO saw recognition of
Israel and peace with it as part
of an evolution towards
secular state, Dr Waldheim said
he believed that they had in
mind links with neighbouring
countries such as Jordan.

Israeli government leaders
had told him that they wanted
the PLO to express itself in
clear terms. The Government
had emphasized that it was
ready to go to Geneva at any
time so long as it was on the
same conditions as in 1973
(negotiations with Arab states
only).

Dr Waldheim declined to
speculate on what might
happen if the Geneva confer-
ence was not reconvened.
Asked if he saw a danger of
war in this case, he replied:
"Not immediately."

Dr Waldheim said he had not
seen any leaders from the West
Bank during his visit because
his itinerary had been arranged
by the Israeli Government.

Voters back Sadat anti-riot decree

From Our Correspondent
Cairo, Feb 11

President Sadat has won the
support of Egyptian voters in a
near unanimous endorsement
of his draft decree to preserve
the country's security against
demonstrators, rioters and
saboteurs.

Major-General Muhammad
Nabawi Ismail, the Deputy
Minister of the Interior, an-
nounced today that 99.42
of the voters had said "yes" to
Mr Sadat's measures in yester-
day's referendum. The turnout
was of 96.69 per cent of the
electorate.

Under Mr Sadat's measures
demonstrators, rioters,
saboteurs, members of parami-
litary groups and others
engaged in anti-state activities
will be punished by hard
labour for life.

Severe penalties are also
prescribed for anyone who
provokes a riot, or who
engages in a low income are
exempted from all taxes.

The measures are designed
to prevent any recurrence of
last month's riots, against food
prices, in which about
80 people were killed and
about 800 injured.

Political observers in Cairo
believe that the landslide sup-
port for Mr Sadat's decree is a
clear indication of the people's
confidence in his policies.

The President has repeatedly
acknowledged that Egypt is
facing acute economic prob-
lems but has pledged to solve
them.

He has said that the riots on
January 18 and 19 were part
of a plot to overthrow him and
plunge the country into a
bloodbath. He blamed the com-
munist and implicitly the
Soviet Union for the violence
in which public and private
property was damaged.

The survey also said that
the result of the referendum
was a defeat for the leftists
who had urged the voters to
reject the presidential
measures.

The leftist Progressive
Unionist Party has said that
measures outlawing demonstra-
tions and strikes have been set
down in general terms without
adequate explanation which
will make "legal political ac-
tivities risky".

The semi-official newspaper
Al-Ahram reported today that
two women university students
were arrested in Cairo yester-
day while distributing leaflets
calling for a boycott of the
referendum. Al-Ahram said
that they were members of a
clandestine communist organi-
zation and had been sought by
the police.

Two members of the leftist
party were also arrested in a
Nile Delta village accused of
inciting voters to reject the
decree.

Second day of fighting in Beirut suburbs

From Robert Fisk
Beirut, Feb 11

The Syrian Army is con-
centrating its attention on the
suburbs of Beirut where, for
the second consecutive day,
Palestinian guerrillas and
Syrian regular troops of the
Arab League are fighting
force fought each other this
morning.

At the Sabra Palestinian
refugee camp near Beirut air-
port, heavy mortar fire fell near
the main road and tanks could
be heard manoeuvring near
the slum dwellings.

Arafat help for election campaign of Mr Bhutto

From Our Correspondent
Rawalpindi, Feb 11

Mr Yasser Arafat, the Pales-
tine Liberation Organization
(PLO) leader, who has just
ended a three-day visit to Paki-
stan, has helped the election
campaign of Mr Bhutto, the
Prime Minister.

The opposition had claimed
that Mr Bhutto's foreign policy
had resulted in Pakistan losing
the support of the Muslim
states. But in a joint com-
munique issued at the end of
Mr Arafat's visit today, the PLO
leader "expressed his specia-
tion of the far reaching

measures taken by Mr Bhutto
for the social and economic im-
provement of the brotherly peoples
of Pakistan".

Mr Arafat also recorded his
appreciation of Mr Bhutto's
support of the Arab and Pales-
tinian cause and his vital con-
tribution in mobilizing world
support for the Palestinian
issue.

Mr Bhutto, who is engaged in
a gruelling campaign for the
elections on March 7, spent
several hours in his home at
Larkana yesterday and on
Wednesday in talks with Mr
Arafat.

pool men nded over store find

en appeared at Liver-
pools' Court yester-
day arising from the
of a bomb store in a
suburban house last
thony Clarke, aged 29,
shrick Drive, Norris
id Joseph McDonagh,
of Brunel Close, An-
thony Liverpool, were
in custody for a
rke appeared on three

Reshaw Hall, Liverpool,
y 2 caused by an
incendiary device on
liberation of Mr Clarke,
serious injury to

ally possessing 10lb of
th explosive, seven live
elements, 17 explosive
devices, 3lb of sodium
and various other items,
wrist watches and elec-
ics.
ing a 38 special Smith
son revolver and 24
38 ammunition with
endanger life.
McDonagh faces two

moving Mr Clarke to be
an arrestable offence, he
s threat to impede his
aving information which
or believed might be
assistance in securing
densation of Mr Clarke,
been involved in the
of an act of terrorism,
1 without reasonable
disclose that information
table.

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ment order banning
or Norway put in a
a of the North Sea off
id east Scotland for
nth of the year was
d in a Common-
Hill yesterday by Mr
secretary of State for

der comes into effect
ary 21 and will apply
r between August 1
ch 31. Norway put is
make fishmeal. It is
ble for human con-

Man put on probation in unlawful sex case

Judge Hines, QC, placed a
father aged 39 on probation at
the Central Criminal Court yester-
day after the man had
admitted having intercourse
with a girl of 15. And he fined
a youth, aged 17, £75 after he
admitted having intercourse
with a girl aged 13, said to be
of mature appearance.

Up to two years' imprison-
ment may be imposed in cases
of intercourse with girls under
16, but for the third time in
four days judges have taken
action that has led Mrs Mary
Whitehouse to accuse them of
"suspending the law". She
has complained that the law
is being laxed by the
law's default.

Alexander John Hatch, aged
39, of Hollydale Road, Peck-
ham, London, who pleaded
guilty to one offence of un-
lawful intercourse, was placed on
probation after Judge Hines
was told of his medical and
psychiatric background.

Mr Roger Henderson, for the
prosecution, said that when the
girl called at Mr Hatch's house
he invited her in, plied her
with gin, and got her drunk.
Medical examination showed

that she had indulged in sexual
activity previously, but that
was not with the accused.
Mr David H. Evans, for the
defence, asked the judge to
take an exceptional course as
Mr Hatch had been ill and
undergoing hospital treatment.

In the second case Leslie
Francis, of Twicken Road,
Bromley, Kent, admitted inter-
course with a girl of 13. The
prosecution said it was with the
girl's consent. The offence was
repeated on about a dozen
occasions.

Judge Hines said it seemed
the gap in terms of years was
greater than that in maturity.
Lord Justice Scarman said
in the Court of Appeal on Tues-
day that a man of 21 jailed for
indecent assault against a girl
of 13 should not have been
sent to prison. "This happens
almost every Saturday night all
over the country", he said.

At the Central Criminal
Court on Thursday Judge
Clarke, QC, dealing with two
similar cases, said to the
accused: "It seems to me
rather a pity that people like
you should ever appear at the
Central Criminal Court."

Burglar who killed widow jailed for 15 years

Roy Abdul Kelly, aged 37,
described as a professional
burglar who carried a knife
as the tool of his trade, was
sentenced to 15 years' imprison-
ment at Bristol Crown
Court yesterday to a total of
15 years' imprisonment.

The knife was used to gain
entry to homes he burgled, it
was stated, but on the night
of September 13 last he used it
to stab Mrs Winifred Cole-
man, aged 78, a widow, through
the heart in her basement flat
at Clarendon Villas, Widcombe
Hill, Bath.

Mr Kelly was also said to
have been carrying his knife
when he attempted to rape a

girl of 18 in a house he was
burgling at Sutton Coldfield,
West Midlands. Mr Justice
Dunn said that on both
occasions he was drunk and on
the night of the killing he was
so drunk he suffered loss of
memory.

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prosecution, said that when the
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he invited her in, plied her
with gin, and got her drunk.
Medical examination showed

Woman killed in Yorkshire crash

A woman was killed and Mrs
Anne Liddell-Crainger, wife of
Mr David Liddell-Crainger who
is a member of the Queen's
Bodyguard for Scotland (the
Royal Company of Archers),
was hurt yesterday in a road
accident at Boroughbridge,
North Yorkshire.

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pools' Court yester-
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Captivity ends for Señor Oriol (left) after 63 days and for General Vallaescusa after 18 days.

Political time bomb set in Spain

From Our Correspondent
Madrid, Feb 11

The Spanish Communist
Party set the fuse of a political
time bomb here today by for-
mally applying for legal recog-
nition.

The application was made
possible by a one-day-old de-
cree which shifts the respon-
sibility for determining the
legality of political parties
from the executive to the judi-
cial branch of the government.

Under the decree the In-
terior Ministry must act on the
application within 10 days,
either accepting the party as a
legally inscribed "association"
or passing the relevant file to
the Supreme Court if the Cab-
inet has any doubts about the
possibility of granting legal
status to the party.

The court has a maximum of
30 days, from the time it
receives the file and the time it
written argument of the In-
terior Ministry, in which to rule
on the matter.

Since the question of legal-
ization of the Communist Party
is the most explosive political
issue of the post-Franco era,
the Ministry will certainly for-
ward the request to the courts
in this case. That means that
by March 31 (40 days exclu-
ding Sundays and holidays
according to Spanish legal cus-
tom) the political time bomb
will go off.

If the High Court rules in
favour of the Communist Party
petition, an immediate and pos-
sibly violent reaction can be
expected from the extreme
right. Legality for the
Communist Party is held by
many right-wingers to be com-
pletely intolerable.

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A ghost garden

by Frank Tuohy

The biographer Bamford Chetwynd immediately chose the best room in the house as study and work-room. Its window overlooked the entire garden, as far as a stream lined with water-lilies and alder-trees and the white wooden bridge that led to the village. The room was apart, but it was not isolated. Susan Vincent, the biographer's life-long friend, was a dedicated gardener, and as she bent over newly planted pentstemons or encouraged *clematis tangutica* to ascend a stone wall, she would be able to hear the tapping of the typewriter. In the stone-flagged kitchen, she would hear the heavy tread of the biographer in the room overhead, the footsteps pacing to and fro in search of the phrases that would bring months of research to an ordered conclusion.

In fact, Midsomer Cottage was Susan Vincent's property. Bamford Chetwynd had published a string of books, all excellently reviewed in the "quality" Sunday newspapers. These were devoted to the lives of redoubtable French ladies, Madame de Maintenon, Madame de Sevigné and Madame de Staël—"Enough madame", their New York publisher remarked, "to run a whole street in New Orleans." Even with American sales, however, the total royalties were hardly sufficient to keep the author in cigars and brandy. It was Susan Vincent, sole daughter of a successful brickmaker, who had provided the financial background for all this creative effort.

Throughout the years she had listened for the typewriter and hearing it, had been content, knowing that dear "Bam" was at work again. When Susan Vincent told people that she had bought the Wiltshire house because she longed to create a garden of her own, her friends guessed that this was only one reason. In recent years Bam had become increasingly addicted to the more accessible forms of London society, putting in regular appearances at publishers' parties, meetings of the PEN club, Arts Council receptions and lectures at the Royal Society of Literature. Wearing a cloak, a velvet suit and a fedora hat, the biographer was a conspicuous figure. Oldish, much-educated young men, many of whom were called Simon, had come to regard Bamford Chetwynd as something between a joke and a cult-object. "Life-enhancing," they said, "Bam's so life-enhancing." Just keeping life enhanced had cost Susan Vincent a good deal of money, and the strain had even begun to tell on Bamford Chetwynd: more and more, the dashing Regency Buck of past years had come to suggest a retired jockey too fond of the bottle. The force of the biographer's attack had always been mitigated by shortness of stature. A devoted friend, an Oxford don, had once compared Bam to "a bust of Radcliffe Hall, walking."

Vincent was a gentle creature, tall and stooping with large strong hands and an odd, wild glint in her eyes. Looking after Bam no longer gave her sufficient purpose in life, and seeing the garden at Midsomer Cottage for the first time, she had felt a life of the heart. The countryside around was fertile, the trees in the park land grew tall and the stream had deposited centuries of rich dark soil. The local people were great gardeners, and from early summer their herbaceous borders shocked the retina with a violent clash of colours. Miss Vincent's plans were for something very different. She held *Coronilla* in high esteem, and Mrs. Fish, the goddess of "ground cover." But most of all she invoked Victoria Sackville-West of Sissinghurst.

By autumn, house and garden were hers. Still in the London flat, she started ordering plants from the best nurseries. A stroke of fortune took Bam to Paris for research. Rejoicing in her solitude, Miss Vincent got into her sports car and headed westward. She put up at the King's Arms in the nearest country town. When her purchases arrived, she went to work in the garden, planting according to a plan she had drawn up on squared paper. The days were sunny, she worked well, and she was happy, laughing and talking to herself as she encouraged the tangled roots into the black loam. "Vita, Vita," she murmured to herself, "I honour you in my breeches and my observances." And she began to have visions of opening the garden to the public in a year or two's time, in aid of the District Nurses.

From the house during these still October days there emerged the constant sound of a radio. Two workmen were busy building tipped cupboards and putting up shelves. Soon they would

start papering and painting. Miss Vincent, who got on well with men and liked their presence, took to making innumerable cups of Indian tea. During the next weeks she learnt a great deal about the lives of Sydney and Kevin. Kevin was a golden-haired young man whose body had been burnt by the summer sun. But his physical beauty was accompanied by a marked unease, and Miss Vincent found him frustrated and confessional. It turned out that Charlene, his wife, suffered from gynaecological complications which the village doctor refused to explain, considering the young couple too ignorant to understand.

But it was Sydney Woods who won Miss Vincent's heart. Sydney was forty, smaller than Kevin, and there was something compact and controlled about him that reminded Miss Vincent of her father the brickmaker. The physical world obeyed Sydney. While the radio shivered to the top of the radio, she watched his paintbrush move silkily across doors and wainscoting. He seemed to know everything she needed to know at this time. After a little she began to rejoice in Sydney, as she rejoiced in the new house and the future garden.

There remained two problems to worry her. The first was that Sydney, too, was a great gardener. Whenever a new consignment of plants arrived, he stood beside her while she unpacked them.

"They'll never answer," he said. "Not in our soil."

And to compensate for what he saw as her inevitable failure, he kept offering great clumps of delphinium and goldenrod or the bulbs of dahlias, like the dry faeces of dogs. "They'll give you a proper show," he said. It was quite useless telling him about the white garden at Sissinghurst. The same thing happened with vegetables: his cabbages, the size of footballs, and his scarlet runners as sinewy as his own arms won prizes at the Flower Show every year. How could she explain to him that she and Bam, travellers in France and Italy, considered such prodigies to be entirely inedible?

Miss Vincent's second problem was that all this warmth and complicity must come to an end. Soon there would be the delivery of the furniture and pictures, and after that the advent of Bam. Long ago Bam's friend Simon had helped them to find amusing novelties at the London auctions, and some of these had turned out to be of value. They had bought gilded furniture, some Victorian, and pictures by young painters who were now either dead or famous.

On the day when the removal men had come and gone, Sydney and Kevin dropped in to help Miss Vincent tidy up. Sydney inspected everything in a bustling silence. He kept looking at her and his look was very odd and disquieting. It seemed to involve pity, though she could not be sure of this. There was nothing she could say.

Kevin on the other hand was entirely fascinated, and she offered to give him a guided tour of the house. "Only for Charlene," he said. "I'd have liked to go in for this sort of line." As he was leaving, he talked more about Charlene, whose operation was to take place the following week. Miss Vincent felt a sudden sympathy for the young man, who was reviving a childhood memory of Florry, an adored golden retriever whom Father had ordered sprayed, and who had died at the hands of a drunken vet.

Bam arrived the following Saturday, brought down by Simon and his new friend, who were spending the weekend at a very grand house some thirty miles farther west. Simon and his friend approved of Midsomer Cottage: they planned parties, *jeux champêtres*, for the new garden in the summer.

That evening, while she was cooking Spanish omelettes, Miss Vincent found herself praying that Sydney would not choose this moment to put in an appearance. Of course, he would be certain to confront Bam sooner or later, but she wanted something of the pleasure of these past weeks to be prolonged for yet another day.

Sydney never set eyes on Bam. That night he was killed on his motor-bike at the corner where the lane from the village joined the main road. Mrs. Weller, the daily whom Miss Vincent had just found, arrived on Monday morning with her features set in dramatic gloom. Momentarily disconcerted by the fact that Miss Vincent had already heard the news, Mrs. Weller looked around for something disabbling to say about Sydney: a newcomer to the village mustn't be allowed to get the upper hand.

"They say," she remarked loquaciously, "they say he was drunk. He and Mrs. Woods wasn't getting along too well."

Miss Vincent turned round from the sink in tears. "Oh

Mrs. Weller," she said, "he was such a nice man." She kept remembering Sydney through the idle days of winter, when there was little to do in the garden. The earth was quiet, full of promises for the spring. Though she trusted her own skills, there was always some doubt as to what would flourish, what would need cherishing, and what would die out without trace. In the upper room overlooking the garden, Bamford Chetwynd's biography of Madame Dudevant, otherwise known as George Sand, was proceeding well. Parcels of books arrived from the London Library, and the postman brought letters and photographs from distant collections. Meanwhile, the stream overflowed into the water garden and some of the new *Iris Kaempferi* were last.

One day Kevin turned up. He was dying to tell Miss Vincent that Charlene and he had been accepted as adoptive parents of a little girl. Unfortunately that morning she was out shopping in the county town.

She returned to find Bam rumpling up and down in fury. "I told him to go about his business, whatever the whole village think? Then she reflected that, except for herself, no one, not even the Simons, had ever taken Bam seriously. The monocle, the fedora, the cloak had by now given way to National Health spectacles and jeans and sweaters from the Menswear at Marks and Spencer, yet the total impression remained gently ludicrous.

Spring came at last. Colour returned first to the willows along the stream. New shoots appeared in the flower-beds under the windows.

"I see you got a nice lot of daffs around," Mrs. Weller remarked. "They'll make a lovely show later on."

"No, no, they're not daffodils. At least, they're the same family but special ones. I saw them first at Wisley."

Since Bamford Chetwynd had been around people had begun to look at Miss Vincent with kindly pity. "They seem just like ordinary daffs to me, dear, but you know best."

A few weeks later, Miss Vincent asked Mrs. Weller: "Were there daffodils here last year?"

"Not a thing. You remember I told you, those lot never planted a thing. Every-one passed comments."

Miss Vincent wrote to the bulb merchants, who denied the possibility of a mistake. By this time the garden was as full of bright yellow as the others in the village.

Bamford Chetwynd was scathing. "Daffodils always remind me of urine." The other kept her temper. "You mean dandelions."

Bam sortered and returned to Mme Dudevant's affairs. By midsummer the garden was a total disaster: it looked like something off a Woolworth's calendar, or a picture to be cross-stitched on a tea-cosy. No sooner had puce aubrette and yellow alyssum done their worst, than pillar-box red poppies hurt the eyes, clashing with the hard orange of marigolds. Delphiniums and dahlias were on the way. Among the vegetables, the carefully selected variety of french beans turned out to be scarlet runners, the courgettes swelled into vegetable marrows fit only for harvest festivals or ginger jam. Purple kohlrabi

produced a comment from Mrs. Weller: "You've a nice row of swedes there. Should see you right through the winter."

Susan Vincent resigned herself and tended these monstrosities diligently. She knew there was some disorder, some primal fault in the make-up of things, but she did not protest. Like herself, the garden was a prey to forces that she flinched from trying to understand. Sydney Woods had won her heart and was proclaiming his triumph: everything was just as he would have wanted it.

Simon, passing through with a new friend, said: "It's quite wonderful, Vince. It's all so marvellously —". He stopped short, since the word he was about to utter was no longer at all fashionable. His friend Rodney, a hairdresser from Mircham, was less inhibited.

"It's so camp, Vince," he said. "You've got the first camp garden!"

A year had passed since her first meeting with Sydney, and he seemed to be always closer to her. It seemed as though the house had been blessed: dripping taps had righted themselves; a window, found to be stuck, opened easily the following morning. Then he came nearer still. Sometimes in the garden she smelled smoke. It was neither a bonfire nor the unmistakable whiff of Bamford Chetwynd's cigars: she recognized the Player's Weights that Sydney always used. And other smells followed: the tweed of his old jacket, the sweat of his buttoned undersweater—unlike Kevin he had never stripped down to work.

Miss Vincent knew well that odours are among the most frequent of hallucinations. But now to them were added snatches of pop music from unseen radios, and the brisk

whine of a Black and Decker drill. She would dart from room to room in search of him, and then rest, with her eyes closed, her forehead against the door-jamb.

She wondered whether she should consult a doctor. This meant going outside the village, and she was fearful of arousing Bam's suspicions. As it happened, the biographer was in a creative fury: Madame Dudevant had the unfortunate habit of falling for young men; in each case, new evidence had to be found to show that the affair might possibly have remained unconsummated.

Miss Vincent met Kevin in the village, in great excitement because he and his wife had just been to bring home their adopted daughter. He offered to bring the baby for her to see, and that evening he and Charlene came across the bridge pushing a glittering new pram. Pulling off her gardening gloves, she went across to meet them, but always at her back she felt the baleful gaze of Bam at the window of the workroom.

Charlene, a thin-faced girl with dragonfly spectacles, handed over the small sour-smelling bundle. Miss Vincent was surprised to discover an insouciant skill at holding babies. She felt full of love for the baby, and for Kevin and Charlene. When she compared them with Bam and the Simons, she was shaken by a sense of the incompleteness of her world.

Kevin asked if Charlene might see round the house.

"Of course. Come along."

As she took them upstairs, the sound of the typewriter suddenly ceased. Silence oozed under the workroom door: it was almost, she thought, as though one were harbouring something like the Glamis monster.

When Kevin and Charlene left, Susan Vincent sat in an armchair with her eyes closed. She had a vision of herself free and alone at Midsomer Cottage, a gruff, gardening spinster perhaps, but on friendly terms with all the village. There must be further evidence in her, more and more damp babies for her to hold, even perhaps other Sydneys for her to know. He was very close to her now; she even felt that somehow, he was watching her.

She opened her eyes. It was Bam, furious and drunk.

"How dare you! How dare you bring those appalling louts tramping round the house! It's as though you deliberately wished to destroy my work."

"Kevin wanted his wife to see it, that's all."

"Kevin! I can't make out what's come over you. Are you ill? You seemed besotted with these peasants."

"No, I'm not ill. They're a nice young couple. I like them."

"It's him, isn't it? You fancy him, don't you? After all we've stood for. That's how it's ended."

"Nothing has ended."

"You've shown not the slightest interest in this new book I'm doing. You've made no effort to understand my work. You've changed all right, and you think I don't know why."

Bam emitted a sudden, rasping snuff. "You never even call me Bambino any more."

Miss Vincent did not answer, but she gave an odd wild laugh, like a tropical bird.

A frequent desire after such incidents is to stare at one's own face, to make sure that that one is still the same person that one was before.

In the downstairs lavatory the smell of cigarettes was overpowering. The seat was up,

the water in the bucket orange, with bub breaking at the edge cigarette end lazily at the centre.

Miss Vincent closed her eyes. Her hand fell plug and pulled. Water put an end to vision.

"Sydney," she said. "Sydney, where are you?"

Two days later she d ford Chetwynd to L port. The biograp silent, still sniffish, i Vince's fat cheque to expenses of a prolon Paris.

"You've been over Miss Vincent had s thus throwing the Bam's court.

At the airport, embraces were excha the dry pecks of cu watched the biograp off down the ramp, stout offended figure.

And then she dr down the old road, s passed Stonehenge i afternoon light was : long rays through the stones. Then Silb across Salisbury P down the long slope land towards Midsom ton. She passed park long stone walls s wildly among fallin and rocking pheasant.

Ahead of her lay E the serpent banish garden waited: what prepared for her for ing year? The con been exorcized: the being had departed, d clean spirit remained.

She unlocked the radio was playing on year's pop tunes. For time, she heard footst

"Sydney," she w Sydney.

© Frank Tuohy

Because of industrial action by the Society of Lithographic Artists, Designers and Engravers, we are unable to print the drawing planned for this space

Illustration by Michae

Valentin

Good Nights

Collecting Valentines for everyone

year as February 14 on the horizon, some other article is ad with a piece of lace for illustration, on the e for Valentines. It is written by some dear in the style of Violet Bort, with many a v pretty and "charming". One finishes it with the feeling that mine, richly deserved ydium—an unromantic with clubs and an axe he year 270, on the f the Prefect of Rome. ly, it was only by coincidence that Valentine the patron saint of JI we know of him was a particularly test who suffered from fits. His festival be- ocated with love solely its date roughly coin- with the lascivious if Lupercalia which the imported into Britain. r odd fact: the Italians it, historically, much the sending of love r cards on Valentine's was the stolid northern of England and the nd to some extent ch, and later of course ricans, who were will be sentimental about hat could be commeri- oited.

nd to spare you a f the Valentine, I shall e quotations from John Lydgate or Her- account of the men- valentines in the etters: no coy anec- ote peeking through on Valentine's morn- valentines names xes at school, or the gloves and ribbons. nt the formal history, vellovously presented in nine and its *Origins* Staff (1969) published ca. 1970. I am afraid it is ough I am afraid it is to obtain in this

I recommend that along to a comprehen- delighful exhibition nes at Bayly's Gallery, s Arcade, Piccadilly, ch is open daily, 10 am - 5.00 p.m. (weekdays, 10 am - 6.00 p.m. on Saturdays). I will list the main valentine in roughly ical order.

Mr Anstee, who runs alery, has been hunt- ing for two years for fine nines, covering every their development eighteenth century. The most expensive is there are traysful at The valentines are in idon, because people m carefully; unfor- they did not usually envelopes, many of a embossed or decor- ate with the valen-

tes bought many of nines pasted into a soaked them off, cleaned the blobs of ie wet valentine with l. "For some of the uld find no solvent, iter fuel coped with. Then the valentine ed in blotting-paper ghts, and I thought if I had a factory in " Mr Anstee said, "nines were divided with labels indicat- age each was at".

Some needed delicate repairs. In certain valentines, paper doves and butterflies are attached by human hairs, so that when blown, they flutter about. (How sweetly pretty! How charmingly quaint!) For first-aid on these, Mr Anstee "had" a hair from a blonde I know. The final stage was research into the makers who signed some of the valentines: Frank Staff's book gives information on these. Here is a list of the main categories on show, with prices.

Pre-Victorian: These are rare and therefore expensive. Mr Anstee has a cut paper heart with a cupid holding a kite hand-painted in the centre of the valentine, a temple of in the background. It is dated January 1, 1797. Mr Anstee has noticed that several of the earlier valentines bear dates other than February 14. It is offered, in a velvet-lined leather case, at £85. A handsome valentine showing a Napoleonic-style soldier and a sweetheart dated December 25, 1816, is £55; a cut-paper heart dated July 18, 1827, £65. Puzzle valentines. The most common of these is the traditional "true lovers' knot". Each looks like a snake basket after the snake-charmer, had been playing a piece by Schoenberg. An amorous inscription runs round the knot. Rebus valentines, with a human eye for a nose and so on, are also common. Until folded in the correct way by the recipient, its message was gibberish. Mr Anstee has one incorporating a lovers' knot for £85.

Embossed: A development of the early nineteenth century. The best-known manufacturer of embossed valentines was J. Dobbs & Co, who started business as fancy paper manufacturers and stationers in London in 1803. The earliest and scarcest of their valentines are marked "Dobbs Patent" and "Dobbs". These marks were followed by "Dobbs & Co". After 1838 the imprint was changed to "H. Dobbs & Co". In 1845-46 to "Dobbs Bailey & Co" and finally, after 1851, to "Dobbs, Kidd & Co". Bayly's Gallery have a links of love design marked "Dobbs, Kidd & Co". The message is "Thou art the spring of all my joy" and in the circle of links appear the qualities expected from the loved one.

Lace-paper: A development from the embossed. The invention of lace-paper-making is credited to Joseph Addenbrooke who had worked for Dobbs. Before 1840, paper to be embossed was laid on a die and then hammered out with a lead hammer. By accident in 1834 Addenbrooke hit on the idea of filling off the raised part of the paper which was laid on the die, thus creating a lace effect. Lace-edge valentines became the favourite type, and Mr Anstee has hundreds, mostly between £4 and £20 in price.

Bee-hive: An ingenious kind by which the apparently flat design is lifted by a thread into a curious beehive, inside of which are revealed two red hearts joined by an arrow, or some similar emblem of love. Mr Anstee has an 1840s example at £15.

Occupational: Valentines designed to be sent to misses in different trades. One, marked by J. T. Wood of 278 and 279 Strand, London, is offered by Bayly's Gallery at £20. It is addressed to a milliner, with the appropriate jingle: *My Bonnet-making Miss look out Or else you may get very staid, For I have heard you often go To Cromorne, and places not Pray stick to your needle and thread And leave the wicked path you tread*

Which brings me to a surprisingly large category: Offensive: Many of the valentines at Bayly's Gallery are not just comic, in the manner of so many modern valentines, but really nasty. One is a cut that sticks his tongue out when it is pulled, with the inscription "Spitful as a cat!" A long card of 1910 known as a "skinny-hizzle" reads: *You smirking, smirking, gush- ing miss To fascinate you vainly try Your Cheshire-cat expression Is Enough to make me wish to die. The girls could get their own back. A Victorian card of a man with Dandery whiskers lifts up to reveal a grizzly bear, with the verse: My friend you're rather stout To be A fitting valentine for me Through life I own I'd hardly To lead about a dog being care*

This is one of a set of 12, offered by Bayly's at £12 each. Smelly: Sachet valentines were issued by Rimmel of the Strand, impregnated with violets or lilies of the valley. Bayly's have a few examples from £4 to £8. Banknote: In the form of the old £5, inscribed in flowing

cuperplate "Bank of True Love. I promise to pay to Miss Walter Crane and Kate Greenaway the sum of five pounds in full of the debt of sincere affection, 1847. 14th. Hymon's Temple." The note is signed "Cupid". Bayly's offer one at £25—a reasonable rate of inflation.

Chromolithograph: The most sought-after were designed by Walter Crane and Kate Greenaway for Marcus Ward in the 1870s and 1880s. Mr Anstee has some between £20 and £25. Envelopes: Mr Anstee bought one large album in which valentines had been pasted with their envelopes. Not only are some of the envelopes very attractive, they are also stamped and dated. The valentines in the album were addressed to members of the Brushfield family at lunatic asylums in Woking and Chester: it is presumed that their parents were on the staff rather than that they were inmates. Mrs Hannah Brushfield, with a kindly eye towards posterity, has written in the album:

In case this book should ever get into a great home, I will tell the reader of getting to many. One of my sons was born on the 14th February and he was named "Valentine". Consequently the others benefited (and by the way, I don't think there are many left now as the pretty picture postcards have quite superseded them. They will be unique in a few years time. How right she was. I went to a Fleet Street stationer to inspect the valentines of 1977. Pride of place was given to one in the form of a large dart-board, with the sweetly quaint legend: "I wanna make you my target".

Bevis Hillier



Lithograph valentine, c. 1860. The figure lifts up to reveal a grizzly bear. One of a set of 12 at £12 each.

Drink Revealing the reds

There are many unusual red wines on sale in Britain, some recently introduced, others unfairly neglected. The British tend to be conservative drinkers, and they miss many excellent wines because of their adherence to "known names". A very fine Swiss red is the 1975 St Saphorin Grand Cru, which costs £3.98 from Duchy Vintners, 9 New Bridge Street, Truro, Cornwall. This firm has a sound short list of both classics and novelties. The St Saphorin is a very well made, silky elegant drink with a markedly elegant bouquet and a crisp, delicately fruity flavour for special occasions and fine, not too strongly flavoured food.

Another curiosity is a red wine from Bingen, Binger St. Roderik, Germany, 1974, German-bottled, from Turner Farmhouse, Old Brewery Buildings, Trinity Street, Halesowen, Essex, £1.62. The red German wines can seem rather light for lovers of bracing classics, but this is quite definite in style, although not too serious—a "fun" wine, slightly darker in colour than a southern rose, with a crisp, fruity sweetness, although its initial impact is quite dry. It would be most enjoyable served chilled on a stuffy day as an aperitif or you could even drink it with a plain fresh fruit salad, as it is quite firm enough to make an impression after another wine.

Findlater, Matta, 92 Wigmore Street, W1, always have a good range of the excellent South African wines which remain bargains in relation to their quality. The red Cinsaut, 1974, may be new to many, as this grape, used in conjunction with others for a number of Rhone wines, is not often seen in the northern hemisphere by itself. The South African reds have one handicap—they are in such demand in their homeland that supplies are limited, especially as these reds benefit by at least six months bottle age; anyone serving them will find they show themselves off to more advantage if they can be decanted or at least opened three to five hours before they are served. The Cinsaut, moderately fruity, with a firm style and good backbone, possesses unexpected raspberry-like bouquet. It is a good wine for occasions when people want something immediately easy on the palate (Cinsaut 1974, £2 from Findlater Matta).

These wines are all sufficiently new to provoke conversation and serious appraisal by wine lovers. But two categories that have been on sale for some time that are still low in price for the quality they offer are wines from the north of Italy, and the red wines of the Loire. Both deserve to be bought and judged on their merits—no one can like all wines, but it is undoubtedly wise to buy a little-known wine as good as it can possibly be, rather than "drink the label" of something bearing a famous name that is of indifferent quality—and, probably, of a price that takes it out of the "everyday drink" class.

Caldorino is a Trentino wine—the Alto Adige north Italian reds are beginning to be known, but this is slightly different, possibly more full, but with the same freshness and brisk appeal. It comes from Ellis Sini & Vidler, 66 Warwick Square, SW, and 29 White Rock, Hastings, the bottle costing £1.22, the 1-litre size (admirable for family purposes) £2.52. Then there are two Merlots: one from Trento, Italian bottled, from Girelli (£1.14 from Turner Farmhouse) and a Merlot del Piave, Annunziata 1972, DOC (£1.78 from Findlater Matta). The Girelli wine is a very dark, elegant, and slightly spicy Annunziata is a more sensitive, lightly tawny red, with a complex bouquet. They would make a good pair served together. Because of its almost obvious fragrance and gentle character, the Merlot makes wines that are sure to be liked by those who may find the tannin of many reds too "sharp" for them.

The Cabernet Franc makes the finer red Loire, which have a piercing fresh bouquet and a lively character—you either like them very much as I do, or else the high acidity and tannin can be a deterrent. For other drinkers, nowadays, the red Loire wines from the Loire possess the fruit and roundness of good Beaujolais, plus the cool style of this more northern vineyard. There is a very "moreish" Gamay of this kind from Russell & McIver, 71 Old Rectory, St Mary's Hill, EC3, for £1.50. The reds of Chateau, Bourguet and St Nicolas de Pourgue are listed by many, but Saumur-Champigny, which has a deep fruitiness and very marked freshness, may not yet be widely known. A good one is the 1973 Clos des Cordeliers, domaine bottled by Rorion Frères, which French & Fretton Vines can supply (the unbranded case only) for £2.70. These are superb wines for rich food, such as pork, roast duckling or anything unctuous.

A very fine Anjou Rouge de Cuvée Cabernet, shipped by Reyrier, is the Loire de la Giraudière 1975, mise Domaine des Baumann—this producer makes superb white wines, both dry and sweet, and this red, with its enticingly refreshing bouquet, reminiscent of spring hedgerows under the rain, is a long, aristocratic wine which gives the lie to those who say the red Loire are not wines to merit discussion (£2.65 from Fretton Vines). They are all bargains that should not be ignored.

Pamela Vandyke Price

ENTERTAINMENTS ALSO ON PAGES 8 and 9

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EXHIBITIONS

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Travel

Coconut sun days



George was quite definite about it. One look at the water churning past the little jetty was enough and he shook his head. "No rafting today man," he said. "It's too high." Which was a pity, for I had been looking forward to racing down Jamaica's Martha Brae river on one of the narrow bamboo rafts now lying half submerged in the water. Miraculously, I would have been the intrepid explorer shooting the rapids of a crocodile-infested river where danger lurked round every bend.

Not that Martha Brae is quite like that, of course, although the old Sawak has been known to lure travellers into her banks and take everything they possess. Still, that may just be legend. Certainly she has not done it for a very long time, so I should not let my imagination wander. This beautiful island of bananas and coconuts and marvellous sunsets.

We had driven the 50 miles or so from our hotel in Ocho Rios through some of the most exotic scenery in the world, with tropical fruit and flowers bursting all around us against a backdrop of hills dark blue in the distance. And all the

time the Caribbean sun beat down. In fact, a word of warning here; it is as well to avoid prolonged drives in the heat of the day—despite the temptation to explore the lush countryside. Most of us were feeling a trifle green under our brand-new tan long before we reached journey's end. But that was because we happened to be in a hurry. Frequent stops—along the road for refreshment—and the Jamaicans really know how to prepare cool, satisfying drinks—is the most sensible, and enjoyable, way to travel about the island.

In any case, people in a hurry appear out of place in Jamaica. Away from the teeming capital of Kingston, time really does seem unimportant. Obviously, it has much to do with the climate, for humidity is a great leveller, but the impression is heightened by the fact that because of import duty cars are a luxury. The roads are filled with sauntering figures, women off to the market, youths hitchhiking in noisy groups, gesturing in mock defiance at the motorist who has the cheek not to stop.

For the one thing the Jamaican will not tolerate is indifference. He demands attention with a directness Europeans

can find unimpressive, and his personality is such that he usually commands it, whether he be a top businessman or a woodcarver down from the hills. The high are not the only ones to have kissed the Blarney Stone, as an encounter with any one of the vast army of street traders soon proves. I remember one rogue with the saddest face I've ever seen whose tale of woe impressed me so much I willingly parted with two dollars for a crudely carved bamboo cup. He had earned his money with a performance. Oliver himself would have been proud of it.

My disappointment over the river trip was eased by a leisurely lunch outdoors which included curried goat (strongly enough the animal is reared only for meat, not for milk or cheese). Then George drove us in his mini-bus to Falmouth, a few miles away, to visit the covered market.

The town was a hubbub of sound as we walked through the streets with drab buildings highlighted here and there by splendid Georgian facades. The atmosphere was almost carnival-like with street vendors competing noisily behind their identical stalls which spilled out in a jumble of colour and excitement from the cool market on to the crowded street. A moment to savour and there are many in Jamaica.

There was the little girl with the coconut-white smile who

posed patiently by the roadside, a bunch of bananas perched effortlessly on her head, not so familiar a sight nowadays in Jamaica.

I remember, too, "going tourist", quite unashamedly on a tour of a plantation where the highlight was a drink from a fresh coconut sliced open on the spot by a genial guide and laced with rum to "put a tiger in the tank". Here we were sharply reminded of a shadow over the island. The coconut trees have fallen victim to a disease known locally as lethal yellowing, which destroys their leafy heads leaving a ghastly landscape of decapitated trunks where once stood magnificent trees vital to the island's economy.

There being apparently no cure, the palms are being replaced with a smaller species offering no challenge to the coconut growers, long known for their ability to stave off the tallest of trees. Perhaps only the traveller will lament the passing of a colourful custom so closely identified with this sunny island.

Don John

✐ Air Jamaica run non-stop flights to Kingston and Montego Bay (flying time nine hours). Details of package holidays can be obtained from the Jamaican Tourist Board, 6-10 Brompton Street, London, W.1.

Travel books

Bartholomew Gazetteer of Britain

Compiled by Oliver Mason (Bartholomew, £9.50)

Name three places in the United Kingdom beginning with Z. No uns, no ahs. Consult Bartholomew. The zealous Mr Mason lists 200. Future masterminds take note. Here is the complete guide to every place from the largest city to the smallest hamlet. Not that Mr Mason will allow me such a generalization: Human settlements are described at cities, towns, villages, hamlets or localities. It is however hardly possible, to define these terms. It is largely a matter of judgment.

Although every reader is bound to argue with specific items Mr Mason is, right, invariably, which is a compliment not given lightly considering he lists some 40,000 places (rivers and counties, too), identifying them where appropriate with county, nearest town and map references (and not just Bartholomew's admirable 1:300,000 maps bound in at the back, but the Ordnance Survey's as well). Additionally cities get brief descriptions (London warrants six lines) and occasionally a spot of colour is added. "Selborne House, Setting of Gilbert White's Natural History of Selborne". As the eye traverses the col-

umna, lingering here, digesting an item before continuing, the breadth, the enormity of the undertaking becomes increasingly apparent. To help the inquirer on his way there is an etymology. While I would agree that Pen as a prefix appears to claim (what about the Cornish as in the rhyme that begins: "By Tre, Pen and Pen...") it is generally a full and most helpful list. Never again should I be caught answerless when my children ask the origin of the more obscure, but recurring syllables in place names.

As befits a work of reference from a Scottish publisher, it is particularly erudite on the Gaelic. Perusing the letter I one discovers five pages of loc- or 600 by my reckoning. Then, again there are 24 Little Londons (no less than five in Norfolk).

One place leads to another. The entry for Honeybourne refers to Cow Honeybourne, which in its turn notes that it is 4/6km N of Broadway. Flip back the pages and learn that there are six Broadways including one 3/4km SW of Midsummer Norton. Is this a common prefix, I muse? No, says Bartholomew via P 168: Midsummer N is unique. What about prefixes generally? How many places strike with Middle as in Walsley? A fresh tangent of study opens up. But here Mr Mason disappoints. Under "Mid, Mid-

die" he states: "For names beginning with these words see under next word". Likewise, for Nether, Lesser, Higher, Far, Near et al. Shame! Mr Mason has prefaced the Gazetteer with a note: "The temptation to write a reference book rather than a travel book has been resisted." But it is a travel book. I shall no longer go anywhere in Britain without first consulting him. In addition there is the bonus of related statistical information. Did you know that Skegness averages 66mm of rain with a temperature of 15.7°C in August, whereas Gorseford further south on the coast offers 62mm and 16.2°C? That there are more than 700 towns in England with over 5,000 people? That Stevenage has grown from 6,700 to 76,000 people in 29 years? That emigrants have outnumbered immigrants in Britain every year since the late 1950s? That 124,000 Japanese visited Britain in 1974?

Here then is the Abate Cumbria to Zouch of Britain. Let the Bartholomew Gazetteer take its place alongside the OED, the Britannica and Who's Who as a reference book that no household should afford to be without.

Ion Trewin

* Zeal Monachorum, Zeal, South Zeal, Zeal, Zennor, Zennor Head, Zennor Quay, Zions Hill, Zions Point, Zouch.

The Complete Guide to the Soviet Union

By Victor and Jennifer Louis

(Michael Joseph, £8.95)

Smith's Guide to Moscow

By Desmond Smith

(Cape, £4.95)

There is a challenge in Mr and Mrs Louis's title—The Complete Guide to the Soviet Union—that no one who has travelled in the Soviet Union can resist taking up.

Complete, do they say? In my own journeys I have been two or three times to Gorki, formerly Nizhniy Novgorod, the large and historic city on the Volga, birthplace of Maxim Gorki. No mention of it that I can see. On my way down the Volga I put in at Ulyanovsk, which appears, and at Kuibyshev and Saratov, which do not. I once had to land in a blizzard at Omsk in Siberia. It is briefly mentioned, "Omsk, qv" but although I v. hard I can find no other trace of it. There are other gaps.

Once the challenge has been met, however, we can relax, settle down, and enjoy what is a remarkably full guide to the cities, towns and resorts which tourists and scholars are likely

to visit, and many places which they are not likely to reach at all. It is large, pleasantly illustrated with photographs, and well arranged.

After several pages of useful knowledge on the Cyrillic alphabet, public transport, hotels and restaurants, the hiring of cars, and so on, Mr and Mrs Louis give over 300 pages (set in double columns) of descriptions of towns in alphabetical order. The search for information is not left off all work entirely. He begins the list with "Abkhazia, see Sukhumi" and ends it with "Zheleznovodsk, see Mineralnye Vody", after coping with other names and leaders in between. But it is all fair play.

The authors generally give a brief history of each place, pick out the best features of its churches and museums, and name the hotels and restaurants where such are available. Especially useful are the passages on the motor routes, with their widely spaced garages and filling stations. Moscow, Leningrad, Kiev and their neighbouring places of interest take up several well-packed pages each, as is right and proper, but the merits of distant places like Irkutsk (still with much the atmosphere of a frontier garrison town), Alma Ata and Tashkent are also neatly and precisely spelled out.

Mr Smith's guide to Moscow

is much more informal and gives many more useful hints on how the innocent should behave in Moscow and how he may reasonably expect Russian hospitality. Officials, tourist girls, waiters and waitresses to behave towards him. For example, never to be forgotten, no one should arrive in Moscow before he has learned by heart Mr Smith's warning about the slow service which he must expect, and tolerate, without apology, in most restaurants.

"It should not come as a surprise to you if your wait 30 minutes for a menu. Allow another 30 minutes for the table to be reset. Allow an additional half-hour before the first course arrives."

Mr Smith has no less sound and experienced advice for western businessmen, hoping for orders to emerge from the bureaucratic machine, and on how visitors can best recover from illnesses. Most of the handy little book, with its many free-style line drawings, is naturally taken up with the Kremlin, the museums, the churches, the restaurants, the shops, the bars on the western model, and the shops. One strange thing is that Mr Smith misses out November 7—the anniversary of the revolution, so long from his too brief list of public holidays. But the book can be read for pleasure, even at home.

Iverach McDonald

The Companion Guide to Northumberland

by Edward Gierston (Collins, £6.95 and £3.50)

Worthy addition to the best contemporary series of travel guides, which despite the title includes Durham. Mr Gierston finds redeeming features in even the most industrial corners of Tyneside. For compensation he covers as far

north as Berwick and westwards along Hadrian's Wall. Hungary, by Diana McNair Wilson (Batsford, £5.50); Czechoslovakia, by John Burke (Batsford, £5.50). Two good, knowledgeable writers' primer for those making exploratory journeys into eastern Europe.

Sussex Villages, by Michael H. C. Baker (Hale, £4.20). An un-

usual approach to Hale's Village series in that the author is a railway enthusiast, which means that trains get more mentions in the index than even the South Downs. An important source has been the Sussex County Magazine, one of the longest running of county journals and an invaluable social history of the community.

Bridge

Amazons in battle

At the end of last year, in the Ladies Teams of Four Championship now known as the Helena Rubinstein Cup, there was a surprise victory for an unseeded team. I have never attended an all-women's event, which to an onlooker must be frightening even before the contestants discuss each other's play; but one of the winners assured me that the standard of bidding was low, and I was pleasantly surprised on reading some of the key deals how skillfully the leading teams escaped the traps which might have entangled more expert partners.

I had taken the opportunity to ask her what, in particular, she and her team-mates had done to vanquish European champions and similar stars. The answer given to me was that they bid their hands as they saw them, without bothering to assess what their opponents were likely to bid with the same cards.

The most remarkable feature of the winning team was the age and stamina of its members. The four could count between them over 250 years yet they played nine rounds of 10 boards before qualifying for a knockout quarter-final, semi-final and final between eight teams who survived the earlier sessions. At this juncture I must mention, because one lady had the same name and initial as myself, that she did not play under an assumed name and that I had not succeeded in entering Mrs Ryan's Sussex team in disguise.

It is customary in recent years to look down upon players who do not study all the latest gadgets and who concentrate on preserving their partnership understanding. Even when the dust had settled on the final match, the victors were described in the Bridge Magazine as an unpretentious team with no claims to brilliance in the same way as if they were a bourgeois wine served at a Lord Mayor's banquet.

It is sometimes forgotten that bidding, like most of the games closely approximated to rubber bridge, is a two-person game. It is therefore more vital to clinch a slam than to profit on a few part scores, and partners who employ the minimum number of conventions are least likely to be confused in sorting out the bigger issues.

An interesting deal in the final round shows the importance of giving the correct preference bid in response to the opener who takes charge of the auction.

Game all; dealer North:

AS AKQ52
KQ75
QJ7
K5
10894
W N E S
10 8 2
7 2
10 6 4 3
J 3 2

North East South West
1 Heart No 2 Spades No
2 Clubs No 3 Hearts No
3 Spades No 4 Clubs No

There might then be some excuse for passing Five Hearts, but I see none for the sequence adopted by the losing team:

North East South West
1 Heart No 2 Spades No
2 Clubs No 3 Hearts No
3 Spades No 4 Clubs No
4 Hearts No

It was told that South's Two Diamonds could have been interpreted by her partner as a forcing bid in the fourth suit which did not necessarily mean length in Diamonds; for that reason she rebid them, two rounds later when a preference bid of Four Hearts might have been more constructive. As for the meaning of North's Three Diamonds on the singleton 08 your guess is as good as mine. Presumably North sought to ensure that her partner did not pass before game was reached, but she seems to have overlooked that a suit had not been agreed. Artificial bids prove their value only when they are employed by partners who know what information they are seeking.

The next match in the Home International Championships between England and Scotland for the Camrose Trophy will take place at Europe Lodge Hotel, Newcastle, on Saturday, February 19, at 2 p.m. and 8 p.m., and on Sunday, February 20, at 2 p.m. The English team will be: I. Panto, C. P. Lester, I. N. Rose, R. M. Sheehan, Mr and Mrs R. A. Priday; non-playing captain, T. Reese.

Edward Mayer

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The Aphrodite Myth

Aphrodite is the Classical Greek Goddess of Love.

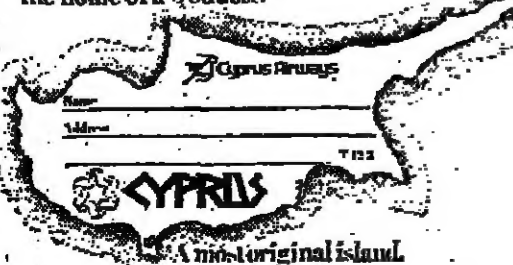
It was to her that Paris awarded the Golden Apple as the most beautiful of the Immortals. Aphrodite was born in Cyprus. And the ancient Cypriot city of Paphos has always been the centre of her worship. Cyprus is quite beautiful. It's a land of high snow-capped mountains, green fertile valleys and long, clean, white, uncrowded beaches.

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For more information about Cyprus, send this coupon to Cyprus Tourist Organisation, 23 Regent St, London W1R 8DA or phone 01-734 9822 (24 hour service) or 734 2272.

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ALGARVE AND SOUTHERN PORTUGAL CZECHOSLOVAKIA BORDEAUX AND AQUITAINE BRITANNY AND NORMANDY THE CANARY ISLANDS CENTRAL ITALY NORTHERN SPAIN HUNGARY INDIA ISRAEL THE ITALIAN LAKES CORSICA THE RHINELAND SOUTH AFRICA BARBADOS DENMARK GREECE EGYPT PARIS TRAVEL BOOKS ROME SWEDEN SWITZERLAND FINLAND JAMAICA THE BAHAMAS RUSSIA SAILING ROUND IRELAND NORWAY THE VENET MADRID & SOUTHERN SPAIN BELGIUM AND LUXEMBOURG MOROCCO SARDINIA NETHERLANDS NORTHERN ITAL DISCOVERING PROVENCE EATING & DRINKING IN FRANCE ROME AND SOUTHERN ITALY THE WEST INDIAN ISLAND

Sacre bleu! Texas Jack hits the trail again in le sauvage Far West

The immortal James Thurber once recalled the pleasure he derived from early French tales about "le Far West". It was my good fortune, while cleaning out an attic in France last year, to come on several surviving specimens of the genre, apparently from the early years of this century.

"Texas Jack, le Terreur des Indiens" had run into its third number ("en vente dans toutes les librairies, Gares, Kiosques, etc.") entitled *Le Pentame Rouge du Fort Leaton*. It sold for 15 centimes however much that was in those days, and was seemingly printed in Berlin, of all places. I would date it around 1910. The author is anonymous.

The cover (in three-colour printing) shows the mustachioed hero in buckskin assaulting a marauding Indian within the wooden walls of Fort Leaton located "à un endroit fort dangereux de la forêt vierge, juste au point frontière du Texas avec le Mexique". There is something intriguing about the cover-picture, something which any French adolescent would have spotted as the clue to the mystery...

Assassination mysteries

Jack was dispatched by the White House itself to solve the mystery of nightly assassinations and scalping of sentries at Fort Leaton. Not that scalping was necessarily fatal. As Jack observed during his first meeting with the commandant, Colonel Mac Kay: "Je connais même des gens qui auroient pu se faire scalper sans que ça leur fût d'autant plus désagréable qu'ils se portent aujourd'hui comme vous et moi."

Mourning guard on his first night, Jack is approached by the Colonel's young blonde wife, Mistress Lucie Mac Kay,

who offers him a refreshing drink: "Je vous ai préparé un excellent whisky soda", she explains demurely. "Cela vous plaira, j'en suis sûre."

Suspecting the perfidy, Jack empties the drink down his shirt-front, gallantly commenting "Exquis!" Then he feigns sleep. A half-hour later, he is not surprised to see a redskin-like figure creep up on him with "un bowie" in its hand (one wonders how this booklet would have survived France's latest language laws).

Overpowering his would-be scalper, Jack quickly discovers that it is Mistress Mac Kay herself, and her first request is a reasonable one: "Je me pressais pas ainsi la poitrine avant, n'est-ce pas? Si mon mari vivait, j'en suis sûre!"

Jack inadvertently allows her to explain herself tête-à-tête with her husband, the elderly Colonel, whereupon Mistress Mac Kay scalps the poor fellow and sets fire to the fort, escaping in the ensuing confusion.

In one great battle, a band of white men is outnumbered defending the summit of a rock escarpment. The Indians show remarkable dexterity by climbing the sheer rock-face "brandissant leurs tomahawks au-dessus de leur tête" (and incidentally violating a rule of French pluralis which I, for one, was taught at school).

Finally, Mistress Mac Kay is lassoed by Texas Jack in a fray at the gates of Fort Leaton. And although this is the end of the story, the book is not over.

David Bonavia

Disillusion and disrespect: these are the true legacies of Labour's public slanging match

George Hutchinson

Small wonder if Mr Callaghan is looking on with distaste, not to say disgust, at Mr Joe Haines's Downing Street disclosures. The prolonged slanging match must contribute to a lessening of national pride, and thereby of international respect. This is no light charge.

However amusing they may be in some respects, or instructive in others, this is not an edifying narrative. Nor is it innocuous. Politically, the Prime Minister has grounds for dismay, even alarm.

As to the notorious resignation honours (not that they account for more than a fraction of this catalogue of folly), you can believe Sir Harold Wilson and Lady Falkender or you can believe Mr Haines: they cannot all be telling the truth. Who is to be trusted? Like me, you have probably formed your own judgment. For my part, I do not intend to explore the nature and origins of this preposterous rell call any further, having done so when it was promulgated—and to some effect (you may remember Lady Falkender's famous letter to *The Times*).

To my mind, the underlying danger is much more serious than the immediate repercussions. Nor can Mr Haines be exonerated from the consequences. Is it right, in all propriety, that he should publish these recollections? As a Simon P. socialist, he may be able to defend his decision philosophically. But there are obligations to be considered. Lots of people could expose old colleagues to ridicule or worse: few choose to do so, however injured they might feel, and this is conspicuously true of public servants, of whom Mr Haines was one.

What is beyond doubt or conjecture is the damage to the Labour Party—but not only to the Labour Party and the present government. The deeper effect must be to undermine confidence in our institutions and in the policy of public life, to encourage scepticism

and promote disillusion. No one can gain from that, except our enemies. The prolonged slanging match must contribute to a lessening of national pride, and thereby of international respect. This is no light charge.

Mr Haines's book, *The Politics of Power*, will be published on Monday by Jonathan Cape, price £3.95.

Here is a modest illustration of the declining standards of service now so common in shops, banks, hotels and other commercial establishments—and I would suggest that it has a larger import. The other day, after buying a pair of shoes in a well-known store, I decided to take a taxi on leaving and to change a £5 note for the purpose. Turning to the nearest assistant, I asked for change.

What is to do I caused by that simple request. A more senior person, severe of aspect, officious in manner, at once bustled up, declaring that they were not allowed to give change. I remarked, very mildly, that I had actually been spending money in his shop. Without a word, she handed me five single notes. This was I dismissed from the Army and Navy Stores.

to be noted for outstanding courtesy and attention. It would do the business no harm if the earlier standards were restored—and that reflection probably applies to half the businesses in England.

One irony, of course, is that the decline, now widespread if not yet universal, is occurring in the era of "consumer protection"—a term unknown in the days when good service was the rule rather than the exception in commercial undertakings of all descriptions. But then this may not be surprising when the business world in all its numerous parts, great and small, is so harassed by bureaucratic regulation and interference. When the volume of unproductive—and often futile—paperwork demanded by officialdom becomes so much time management may well become discouraged or demoralized. And dispirited managers are hardly likely to inspire their staffs to better efforts.

At every level, British commerce and industry is in need of liberation: freedom could do wonders for us all (and I mean legitimate freedom, not licence). But this is not what we need. We need a government and party wedded to restrictive controls and the shackling extension of public authority. Instead, while Labour remains in office, we are for ever threatened with further checks and prohibitions: as in bond age to the state—in the crushing of individual responsibility.

It is already late in the day—but not too late to arrest the process and then to turn direction. "Set the People

Free" was Churchill's call in Opposition. His ultimately successful initiative was. Twenty-six years afterwards, Mrs Thatcher could scarcely improve on the precept or the phrase.

The public row over Mr William Camp's appointment as head of the railways (for which I say of the chairman, Mr Peter Parker) may be significant. He and his company are to receive £15,000 a year in fees and will apparently become the overlords of BR.

But Mr Camp has been working since the Railways Board was set up in 1963. He is a former director of the Nature Conservancy, who has got the bulldozers and excavators to work with a most un-British sense of urgency. In a few months he will have achieved what bureaucracy has failed to do in 25 years, he proclaims proudly.

But although the project is the showpiece of the Jubilee environmental programme for London, Mr Nicholson is anxious that it should not be seen as typical. The Queen has indicated that she does not want scarce resources diverted to expensive prestige schemes, and the programme largely concentrates on low budget improvements, such as finding new uses for derelict land and empty buildings, with an emphasis on community involvement.

He echoes the views of those who feel that the environmental movement has become too much the preserve of middle class amenity societies and other pressure groups. The emphasis has been on the retention of architectural monuments rather than on the creation of new lifeblood into dying neighbourhoods.

Much of the present urban malaise is due to apathy, he believes. Admittedly central and local government policies have not helped, but, however much those policies were proved, there would still be the need to restore communities' faith in themselves and in their ability to transform their

surroundings by their efforts. "Conservation is a question of going to ring notices on building 'hands off'". "This is an entirely approach and can harm."

Nor, however, is it matter of tidying up. "We are trying to give very heart of the protest. Nicholson emphasizes what townspeople up, them out of their give them the sort of their surroundings find among village countryside."

Twenty years ago, towns, indifference was prevalent in rural areas the last generation been persuaded the environment is worth for, the same sentiment among the urban areas is ready to be. In the most unlikely such as the Isle of east London, the private not in around town, but in disrepair, many people from the act.

Underlying Mr Nicholson's campaign—for it is campaign, rather than programme—is the bureaucracy has been its inadequacy. The London, Mr Nicholson is all its attendant schemes, yet containing acres of derelict land million sq ft of unusable can only be removed refusal of the public while to tolerate such action any longer.

Yet the campaign is to begin at the start of a piece of land. If a building is abandoned good reason, then to should combine to economic waste as a visual disgrace. If it is possible to demolish, it holds out greater the nearly colour adorning the walls planning offices.

From such modest beginnings the movement dually embrace broad and eventually persuade local authorities vate owners that visiting buildings are a economic waste as a visual disgrace. If it is possible to demolish, it holds out greater the nearly colour adorning the walls planning offices.

No parking, please, in the Royal Jubilee riverside gardens

Probably the most enduring and conspicuous memorial to the Queen's Silver Jubilee will be the new riverside gardens on the south bank of the Thames. The scheme has not pleased everyone, particularly visitors to the Festival Hall and the National Theatre, who have nowhere to park their cars: one reader wrote to *The Times*, asking if the GLC had taken leave of its collective senses.

But of course the former site of the 1951 Festival of Britain should never have been used for anything so mundane as a car park. Occupying some four and a half acres in the very heart of the capital, confronting the historic sweep of Westminster and Whitehall, it can be fairly described as one of the finest urban locations in Europe.

Responsibility for its conversion to a more worthy use has been entrusted to Mr Max Nicholson, former director general of the Nature Conservancy, who has got the bulldozers and excavators to work with a most un-British sense of urgency. In a few months he will have achieved what bureaucracy has failed to do in 25 years, he proclaims proudly.

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John

Josh Gifford: coming up fast as the new 'wizard of Findon'

Josh Gifford is hoping to be at Newbury races this afternoon to saddle Major Derek Wigan's French-bred hurdler, Tiepolino, in the Schwepps Gold Trophy. In his days as a jockey, the 35-year-old son of a Huntingdon farmer won that race four times.

When Ryan Price was earning himself the name of "the wizard of Findon" by capturing four out of the first five runnings of this valuable and controversial handicap, Gifford as the rider on each occasion. Four times National Hunt champion jockey, he has come up the hard way having served his time first with Cliff Beecher in Northamptonshire and then with Sam Armstrong at Newmarket. When Price decided to concentrate his attention on flat-racing in 1970, Gifford had just married Althea Roger-Smith, a talented horse-woman who had achieved success in show-jumping and three-day eventing.

Taking his courage in both hands Gifford bought Price's 200-year-old establishment at Findon and set up as a trainer on his own. The Giffords are a striking couple. Josh is restless and energetic with an eagle nose and piercing dark eyes which thoughtfully consider every question. Althea, tall and attractive, is more placid but equally determined. With his background and experience owners flock to Gifford: his is busy and happy and fast

making a name for himself. The present unpredictable weather has made long-term planning virtually impossible for trainers, and the tension caused by this situation was apparent at the moment. Arrived. On a tour of his stables the trainer's remarks were short and to the point. When I commented on the magnificent condition of Grand Trianon, Gifford said: "That's because he is still a colt; entire horses always carry more condition."

Finally, we came to the stable's star, Tiepolino, a handsome bay full of quality. He looked well enough to me, but the trainer was not 100 per cent happy about him. "He is coming back to his best fast but it takes a long time to recover from being gelded."

Back in the house it was impossible to get a word in edgewise as the telephone rang incessantly. First the trainer dialed his jockey, Bob Champion, to discuss tactics at Towcester. Immediately the receiver was replaced, his assistant, Richard Parker, walked in and said that a horse was haemorrhaging badly. Would Gifford call the vet? Meanwhile, an outside caller, called Hennessey, paced nervously up and down the room.

I talked to Mrs Gifford, trying at the same time to evade the fascinating bits of information Gifford was giving the owners who phoned in one



Josh Gifford: came up the hard way.

after the other. During dinner once, he never let another chance pass. Gifford's disquieted comment as he ate his last mouthful.

We were hardly back in our armchairs in the sitting room before Mr George Sloan called from the United States. Owner of a chain of fish-food stores in Nashville, he is going to

deduct 50 per cent from their estimates of the oil revenues. Now let's hear from Doreen of Doncaster.

Doreen: I am in no way colour prejudiced. In fact, I did not even refuse treatment from the charming West Indian nurses when I was in hospital recently. But can't we send all these black (Gleep) back? I mean, why should we have them here anyway?

Frankly, That's a tricky one. You say you aren't colour prejudiced, so I suppose you want to get rid of all immigrant families. And if you look at the statistical surveys of the past century it soon becomes clear that there is virtually no such thing as a pure-bred Englishman. Even if we only got rid of all those who have come in since the sixteenth century, we would find ourselves with no one left except the Scots and the Welsh, and a few of the more ancient members of the ancient aristocracy. I think you'll agree, Doreen, that we can't leave England to them.

So back to the coloured population, and the first thing you notice is that there aren't all that many of them—only about 14 million out of a total population of 58 million, and nearly 40 per cent of these were born in Britain. Then, because they are, on the whole, younger than the average population, they actually put more into the state system in terms of tax and national insurance, and take less out of it, than the population as a whole.

ride his own horse Moofire in the Grand National. Now he was riding to see if it was worth his while flying over to ride Mister Knowall against the likes of Bula in a valuable race at Sandown. He was recommended not to.

At last we talked about horses. I asked him about the difference between sleep-chasers and hurdlers. "Now, very little," he answered. "Up to a few years ago the champion hurdlers such as Sir Ken and Persian War never graduated to chasing successfully. The fences were softer and more upright. If a horse was hurdling for too long, he could never become adjusted to standing back and jumping off his hocks. But now that fences are sloping and more inviting, they seem to get the hang of it much more easily. Look at Bula. He won the Champion Hurdle twice and has become a high class chaser as well. Now Lancelotti looks as if he is going to make the grade."

I asked him how he looked for the future of the horse. "Impossible. I've got scouts all over Ireland and the north of England but they're difficult to find. Anything with the right conformation and pedigree fetches over five figures. I'd rather buy a well-made individual with winning form on the flat. You know they've got the speed and it's speed that wins races. You can buy a horse out of the bogs in Ireland with all the bone and

pedigree in the world, but you don't know if he can gallop."

We then discussed jockeys. "Champion and I have built up a good understanding. We know each individual horse and how it needs riding, but only in special cases do I tie him down to orders. Even then if he disregards them for a good reason that's all right with me. It was the same with the Captain (Ryan Price). He never told me what to do, only gave me a good reprimand if I got it wrong."

What sort of a horse did it take to win the Schwepps? "A bloody good one. The best hurdle I've ever ridden was Le Vermontois. He was only a novice when he ran away with the race carrying 11-3. He'd have won a Champion Hurdle for sure if he'd kept sound."

Then a final word about Tiepolino. "I'm sure he's on the way back to his best. He's a bit of a blinder on him. I don't much like him and they are a bit of a gamble. But if they work they help a horse to concentrate in a large field. He also comes when he's going to be hit, which is an added incentive to keep going. Mind you, they only work once on an intelligent horse. He says to himself afterwards: 'You've kidded me this time, you blunders, but you won't get away with it again.'"

Michael Seely

More pieces to the America jigsaw

Further instructive jigsaw fragments of evidence have been assembled by Mr Forbes Taylor to support the theory that seamen from Bristol discovered America before Columbus, and kept quiet about their discovery, first for commercial and later for strategic reasons.

As in his previous work much of the evidence consists of impenetrably detailed analysis of contemporary documents with a grammatical eye, reading between the lines, and by indications finding out the direction of the clandestine voyages. But Mr Taylor of Bristol adduces a more solid potential witness: the last of the mysterious old stone towers near Newport, Rhode Island. This puzzling structure, built on eight rock columns set at compass points, had two rooms, a fireplace, and a conical wooden roof. It has been variously explained as a very early windmill, and even as a fortified round, built by Vikings. Mr Taylor suggests that it was a fortress, a house and trading post built by the men of Bristol, in their characteristic architectural style of the fifteenth century, for storing bales of cloth and other trading goods in between voyages to their secret El Dorado in the west.

He is hoping to raise sponsors and money to finance a small expedition of his own to explore the enigmatic tower with a metal detector, to discover for himself whether its builders buried a coin in the foundations.

But his main work has been on the commercial and maritime documents, to fill in his theory that men from Bristol discovered the north-east coast of America from 1475 on, and that exploration was halted around 1481 for 20 years, for reasons of trade and state. For example, he reads in a carefully worded document of Edward IV that the Crown was aware of the westward explorations and discoveries even at that early date, and wanted them hushed up. This document kept the great secret, a customs officer of Bristol, from a charge of breach of his oath of office for helping to fit out such an expedition to the west.

Mr Taylor's principal fishing expedition has been in and around two patents of Henry VII of 1501 and 1502, whose ostensible purpose was to set out the minor but singularly complicated steps to naturalise three Portuguese seamen. He asserts that these patents were in fact a thinly concealed advertisement for anybody in the secret that government policy had been changed, and that the way was now clear for further westward voyaging and exploration.

He notes in them an under

taking that those who took such voyages to hidden western lands fully pardoned for their former oath and would be awarded a mission of customs goods brought back from the west. Mr Taylor particularly significant part of the evidence is a "recovery" and "reco" lost places and island documents. The 1512 patent, which suggests that the pan systematic annulment oath of secrecy imposed 1481. The indication patents are that this voided: keeping at under in clandestine name; a prohibition exploration; and the station of relevant directions, and meta information, and their.

In addition the oath included a prohibition trespassing in or on territories of other power undertaking to pi incoming cargo to the Officers at Bristol, al all dues for its release to waivers noted in th

Keeping its secret well

If such an oath, with its excommunications beheading, did exist, it is its secret well, since no suspected its existence nearly 500 years. Its according to Mr Taylor, kept the great secret, coming into conflict stronger imperialist position to abandon settlement profits in favour of a ploration of exclusive, qu around. Fishing on ti founder of the Bank of Henry VII changed this policy, and cut the web of secrecy w motive for his change was to send armed men westward to anti northward-dwelling who were following up coveries of Columbus, recover the secret le covered a generation b seamen from Bristol, a officially forgotten.

It is a mountain of to build on complica cryptic commercial doc Mr Forbes Taylor says Japanese have a sayi not ask yourself what i ask yourself why d t. These documents eloquent, though indire tant, about an earl abandoned set of expl westward from around 1 Taylor, many years on personal voyage of h discovery, is now sear the original oath of for physical evidence in the New and for any other evi will confirm the old s that men from Bristol g first.

Philip H

© The Times, F. R. Taylor.

Don't phone us, Fred, we are much happier phoning you

Mr Hugh Jenkins's recent criticism of the intellectual standard of radio phone-in programmes and the people who use them brought this response from one phone-in host.

"This is your late night phone-in programme. Tell it how it is, with Fred Frankly, your own frantic expert. Rise above your feelings, tonight, and show Mr Jenkins where he gets off when he says you phoned are: ignorant, pathetic and moronic. Hello, Edgar from Cheam, what's your problem?"

Edgar: My neighbour has lost his job and is drawing £50 a week on the dole. I'm wondering whether I should give up my company directorship at Cable and Wireles and join him. I get £14,000 a year, which I think is totally unrealistic and compares badly with other European managers. There are a few fringe benefits, like the cut-rate mortgage on my house, a company car (taxed and insured and they pay the garage bills), help with home entertaining, my golf club subscription—oh, and the company send a man round to look after the garden. But they are nothing out of the ordinary, and I'm frustrated and restless and my motivation is seeping so badly, in fact, that I just can't

get started first thing in the morning. Frankly: Well, you certainly are in a bad way. You talk about being badly off salary-wise compared with your European counterparts, but have you asked yourself whether your performance, and the performance of British executives, is comparable with that of European managers. Does the state of British industry as compared with French or Dutch industry, where investment has been double ours, justify parity?

You must remember, too, that it is not only the senior executives who feel themselves badly done by when they look at Europe—the British worker is almost the lowest-paid in Europe.

And as for those few fringe benefits you mention, British executives get far more in the way of company perks than their opposite numbers on the Continent. Maybe you'd feel less restless if you got up and dug the garden yourself!

And now let's hear from Sarah of South Oxfordshire. Sarah: We are told that this year's economic crisis is better, no, sorry, I mean worse, than last year's, and yet we were told that last year's was fatal. This is very confusing for

simple people like me. We have had warnings of imminent doom, so when we go to go over the top—or is it through the floor—and how will we know when we get there?

Frankly: You will know when we have reached the final crisis because both the Government and the Opposition, whichever political parties they are, will say so at the same time. Until then you must deduct about 20 per cent from the forebodings and conclusions of the Opposition parties and deduct a further 20 per cent from the optimistic targets of the government spokesmen. This will give you something like reality. This is not because they have all got their figures wrong, but because politicians, as a group, are rather kindly sensitive folk and they are inclined to be optimistic or pessimistic according to whether they are in or out of office.

I hope you find this helpful—the device can be applied to every aspect of the economy—unemployment, trading opportunities, the state of the construction industry and so on. One word of caution, however, if you have been listening to the "conclusive forecasts" on the economy of the Scottish nationalists, you had better

deduct 50 per cent from their estimates of the oil revenues. Now let's hear from Doreen of Doncaster.

Doreen: I am in no way colour prejudiced. In fact, I did not even refuse treatment from the charming West Indian nurses when I was in hospital recently. But can't we send all these black (Gleep) back? I mean, why should we have them here anyway?

Frankly, That's a tricky one. You say you aren't colour prejudiced, so I suppose you want to get rid of all immigrant families. And if you look at the statistical surveys of the past century it soon becomes clear that there is virtually no such thing as a pure-bred Englishman. Even if we only got rid of all those who have come in since the sixteenth century, we would find ourselves with no one left except the Scots and the Welsh, and a few of the more ancient members of the ancient aristocracy. I think you'll agree, Doreen, that we can't leave England to them.

So back to the coloured population, and the first thing you notice is that there aren't all that many of them—only about 14 million out of a total population of 58 million, and nearly 40 per cent of these were

born in Britain. Then, because they are, on the whole, younger than the average population, they actually put more into the state system in terms of tax and national insurance, and take less out of it, than the population as a whole.

Then there's the National Health Service, which would virtually break down without its immigrant staff. One in every three hospital doctors is an immigrant, one in every four of all doctors in Britain. And there's all the nurses, auxiliary and domestic staff—ide hard to see how we could manage without them. The same is true of our public transport services. In the 1950s and 1960s we advertised abroad for people to come and work here because of the labour shortage so you see Doreen... Doreen, are you still there?

No? Well, never mind, we have Ted from Bexley on the line.

Ted: Why can't we have a coalition government? Then everyone could get together to do what's best for the country, and Parliament would run more smoothly.

Frankly: Well, quite apart from the fact that no one can agree on what's best for the country, it may be news to you that what we already have in Parliament is a coalition. Hardly a week goes by without some new combination of votes. For example, when the National Insurance Bill was voted on last month one Labour MP went into the Tory lobby, other Labour MPs abstained, and the Government was saved by the United Ulster Unionists, led by Enoch Powell, who refused to vote with the Tories. The scenario can be rewritten with almost any combination, and the electorate is getting more and more muddled about what anyone stands for and stays at home. That's coalition for you, brother.

And now, Joan from Brightside, Sheffield. Joan: Isn't it about time we brought the troops out of Northern Ireland, where they are brutal, prejudiced and act against the local people? We could then send them to Rhodesia, perhaps, to keep order there.

Frankly: You really think like a statesman, Joan. That is quite a sensible thought. . . . Sorry, I'll have to stop there, there's a call on the line from the IRA saying there's a bomb in the building. . . .

Eric Moonman

PERSONAL INVESTMENT AND FINANCE

Taxation: Readers ask

More about the child benefit scheme and deeds of covenant

This week I am answering some of the many letters I have received from readers. A fair number of you wrote after my articles on child benefit and child allowances. In one of the articles I suggested that it would be a good idea to take out a deed of covenant for a gross payment of £350 in favour of children who have reached the age of 18, have no taxable income, and are receiving full-time education.

A reader points out that to be effective for tax purposes the covenant would have to be capable of lasting for more than six years, in the latter part of which the child would most likely be earning an income.

He adds: "Further, under the proposed 'Child Benefit Scheme' income tax child reliefs are to be phased out and the new child benefit will not be payable in respect of children who have reached 19. These two points are surely relevant factors in deciding on the advantages, if any, of taking out a deed of covenant as you suggest."

These long-term considerations need not put one off getting the immediate benefit. I agree that the covenant must be capable of lasting for more than six years but if in the meantime both covenantor and covenantee agree to cancel the deed then future payments do not have to be made and the previous payments hold good for tax purposes.

As blood is supposed to be thicker than water one would hope that the child would comply with the wishes of a parent. If the blood turns out to be thinner there would in any case be no tax disadvantage, unless the child's income became sufficiently high to attract tax at the end of the year and the investment income surpluses.

On the same topic a reader asks for further information about taking out a deed of covenant in favour of a child and inquires whether it would be effective for a younger child.

The reason for taking out a deed of covenant is that the payer gets tax relief at 33 per cent (assuming, of course, that he or she has sufficient income taxed at the basic rate to cover the gross payment), so on a gross commitment of £350 tax of £122.50 will be deducted at source and the recipient gets the balance of £227.50. There is no relief at the higher rates.

From the recipient's point of view every year the child is entitled to a tax-free personal allowance of £735, so any tax suffered at source on income below this figure can be reclaimed. The point of restricting the gross amount to £350 is to avoid (as one should not do) being until child benefit completely takes over) the loss of child allowance.

All this only works for a child who has attained his or her majority. A parent cannot for tax purposes transfer income to a younger child. A grandparent can, but in this case the gross amount has to be restricted to £115 because of the rule that investment income in excess of this figure will restrict the child allowance.

On the subject of child benefit and child allowances a



reader writes: "We have two children aged 19 and 21 both at university (and continuing there in 1977-78) for which we now receive a tax allowance of £365 each, as we contribute towards their maintenance. Under the new child benefit system only children under 19 on April 4, 1977, are eligible for benefit. It excludes our two. At the same time (according to your article) our income tax allowances for them will be considerably reduced. Is this correct?"

I am afraid it is. However, the Inland Revenue has made a statement on this point as follows: "With regard to parents of students, those who are liable to a personal contribution will benefit from adjustments to be made in the parental contribution scales for student grants in the academic year commencing in September, 1977 (and subsequent years) to take account of the reduction in child tax allowances."

"Child benefit is not in any event payable for any child aged 19 or over, and in view of the adjustments to be made in student grant arrangements, it is proposed as from October, 1977, to exclude from entitlement to child benefit students under 19 on advanced courses."

Just whether this reader will be worse or better off on balance under the new scheme remains to be seen.

To finish on a quite different topic, a reader tells me that owing to oversights by two accountants with whom he has been dealing and the delay of the Inspector of Taxes in dealing with his tax returns he is now out of time in putting in a notice for separate assessment. In an article of mine written some months ago there is reference to the fact that the Inland Revenue has power to extend the time but will only do so in special cases.

The reader adds: "I presume that such power derives from a section of one of the Finance Acts and would be most grateful if you could let me know the authority for this statement that I can refer to it when I next take up the matter with the Inspector."

The reader is referring to an election for the separate taxation of a wife's earnings which, in appropriate circumstances, is a tax-saving claim and is quite different from "separate assessment" (which is simply authority to apportion the total tax liability between husband and wife).

The authority for the Board of Inland Revenue to extend the time limit for separate taxation is contained in section 23(2) of the Finance Act 1971.

Vera Di Palma

Insurance

Need for a new look at surrender values

Twenty, even 15 years ago, we lived in a world of modest inflation and low interest rates, and with every reasonable expectation that any change in our circumstances would inevitably be for the better.

Through bitter experience most of us have had to retract our belief in this pleasant state of life. Inflation is rampant. Interest rates, despite their recent fall, are still penal and at the best all we can look forward to is a slight easing in the pay policy and a tiny improvement in our take-home pay packet. At the worst there is the spectre of unemployment.

In these changed circumstances long-range personal financial planning has become difficult for all and impossible for many.

In almost every field of saving this fact is recognized. In the stock market a long-term view is now no more than a year—or even six months—hence would argue. Parents, faced with the increasingly heavy burden of private education, will tend to look in and out of state systems to ease the pressure of fees.

Building societies no longer impose surrender penalties when house-buyers cancel a mortgage early, because they wish to move house. The hire purchase industry has imposed upon it the condition that borrowers should be able to repay their debts early without adverse financial consequences.

But one major area of activity in which most of us are involved has still not been approached to take account of this world of rapidly changing circumstances—the life assurance industry.

Life assurance is by its nature a long-term commitment. One who has had experience of surrendering a policy will know how rigidly this view is imposed by the industry.

The life industry is sympathetic and a sharp penalty in the shape of a very poor surrender value

£1,000 of death cover for a man of 35 is under £10 a year. The remaining proportion of the premium (although with traditional policies, as opposed to unit-linked contracts, this division is not identified) becomes part of the invested life fund. This fund is invested to ensure that the life office can meet its full range of contractual liabilities with some to spare—the surplus.

The surplus goes to reserves and is partly distributed later as bonuses, both reversionary and terminal—and according to a strict formula—to shareholders in proprietary offices in the form of dividends.

The dispute about surrender values centres on how much of the available surplus should be allocated to policyholders who, for one reason or another, are unable to stay the course. To a man, actuaries employed by insurance offices will argue that surrendering policyholders are taking only the bare minimum.

As the accompanying tables show, individuals who have been contributing to a policy for as much as 10 years may be in the position of receiving less back than the amount they have paid in premiums during that period, even after allowing for tax relief.

SOME LOW SURRENDER VALUES

25 yr endowment surrendered after 10 yrs	15 yr endowment surrendered after 5 yrs
Total premiums paid: £1,000	£500
Economic Insurance	Windsor Life
London & Edinburgh	City of Glasgow
Windsor Life	London & Edinburgh
Scottish Equitable Life	Life Association of Scotland
Life Association of Scotland	University Life
Canada Life	Economic Insurance
Blackburn Assurance	Canada Life
Scottish Mutual	Scottish Mutual
MGM Assurance	Sentinel Insurance

Policy value available on early surrender on May 1, 1976. Policy effected by a male age 30 next birthday at entry, paying an annual premium of £100 p.a. Source: Planned Savings.

SURRENDER VALUES OFFERED BY THE BEST SELLING LIFE OFFICES

	25 years with profits endowment surrendered after 10 years	15 years with profits endowment surrendered after 5 years
Total premiums paid:	£1,000	£500
Prudential	£1,193	£521
Norwich Union Life	1,085	476
Standard	1,078	477
Co-operative Insurance	1,133	507
Commercial Union	1,018	518
Scottish Widows Fund	1,106	488
Guardian Life	1,084	476
Peart Assurance	1,000	484
Sun Life Assurance	826	431
	1,071	500

Policy value available on early surrender on May 1, 1976. Policy effected by a male age 30 next birthday at entry, paying an annual premium of £100 p.a. Source: Planned Savings.

The life offices' argument is that you cannot have something for nothing—in a policyholders' view, death cover which their dependants would have been grateful to receive if the policyholders had happened to die, which they did not; that any early surrender must upset the delicate calculations designed to "match" liabilities; that the surrender values are at least reasonably firm and that policyholders will be able to get out at the published rate irrespective of good or bad market conditions (a dig at linked-life assurance); that paid up policies or loans against the policy are available and represent a much better alternative; and that surrender values improve significantly the nearer the end of the term one gets.

All these points may be valid, but they are also very one-sided. The main life offices' huge conventional portfolios are not the more or less single-product companies like National Life and London Indemnity and General Insurance which come so disastrously unscathed over their "matching" problems when investors opted

Policyholders who are forced to surrender their policies can and do argue that it is they who are being discriminated against. The policyholder who is able to stay the course not only receives all the reversionary bonuses credited to the policy, which surrenderees do not, but also gets handsome terminal bonuses into the bargain.

Terminal bonuses are a modern innovation which recognize that the ultra-cautious bonus policy of life offices was not permitting policyholders to share fully in the profits of their invested funds. The terminal bonus is a system of rewarding policyholders in relation to the underlying performance of the life fund during the period they have been with the company.

There is now an overwhelming case for saying that, at current low levels of surrender values, those receiving terminal bonuses get too large a share of the cake, leaving only crumbs for those who, after paying in for 10 or 15 years, are forced to surrender their policies early.

Reform along these lines would not alter the main structure of the life offices or force them to adopt a different more conservative reversionary bonus structure. People surrendering policies do not expect exactly the same return as the investor who stays the full and agreed length of the course. But they are now being penalized by the insurance industry philosophy of pitching surrender values at what is fundamentally a deterrent level.

A man where someone who has been saving through a life policy for 10 years would in fact have been better off taking out term assurance and putting the rest of his premium into a building society is not one that can really be tolerated today.

MS

Investment trusts

Another takeover bid sets the adrenalin flowing

The usually leisurely pace of investment trusts in the sector has speeded up remarkably in recent weeks. Spurred on by takeover activity, share prices have moved smartly ahead and since the beginning of December the average discount on assets has narrowed from 28 to 40 per cent.

The FT Actuaries index for investment trusts has risen from 133 to 164 over the same period.

Last week Guinness Peat, the commodity and banking house, bid for the London Electrical & General Trust, of which it is manager, in the face of a threat from United Kingdom Provident, a major shareholder in the trust. The previous week there was the £30m blockbust from the British Rail Pension Fund for Standard, one of the nine Touche Remenant trusts.

Meanwhile, there is a flurry of liquidations, mergers and general activity going on elsewhere. Outside predators are showing their teeth and the investment trust industry has been indulging in some loud trumpet blowing in an effort to lure back the private shareholders, whose disengagement over the past year has meant wide discounts have been applied to the problems of too many shares and too few investors.

the short-term rather than the long-term, and the latter rationalization that the sector obviously needs.

Money managers like Slater Walker have made no secret of the fact that they would like to acquire the management of investment trust groups, but there are more than a few. A number of houses, Touche and Murray Johnston included, are owned by the trusts they manage and are therefore out of reach.

Unitization is another way of keeping funds within management orbit as well as of eliminating the discount. Trust managers certainly deal with the problem of cross holdings and the double discount to shareholders. They also create, as in the case of Cable and Globe, huge funds, quite impracticable to takeover.

Some of the merger activity indeed, could be a mixed blessing for the market. Electra House has not said yet precisely how its merger of Cable and Globe will operate, but there must be a possibility that with the recent appreciation in investment trust shares the £30m of crossholdings will not be eliminated, but floated out on the market—and this despite the fact that one of the welcome aspects of merger and



Lord Remnant, chairman of Standard Trust.

takeover activity in the sector is the reduction in its issued capital.

If all the plans under discussion do go through the amount taken out of the market so far would be about £100m, as against the widely quoted reduction of £500m needed to restore stability to the £500m sector. A decision by Electra instead to float Cable and Globe's crossholdings stock

would be an unwelcome reversal of this trend.

A great deal of activity in investment trusts is of an ephemeral nature. It is easy enough to tidy up the fringes of the sector. Simonside, an independent investment trust, recently announced that it was planning liquidation if there were no offers in the meantime.

Large independents such as Mercantile must be vulnerable to a bid. The Leopold Joseph trusts, where there are numerous crossholdings, must be ripe for change now that 21 per cent in one of them, Anglo Welsh, has just changed hands.

Insistencies wishing to place a large amount of money in the market might find it convenient to find an investment trust vehicle. Similarly the merchant banks, where a large number of clear holdings, effectively protect an investment trust of about, may the Guinness, which is offering paper as an alternative to cash find a full bid a handy rights issue.

But, arguably, all this leaves the rumour of the industry no heavier to sorting out its co-operative role against the onslaught of the small investor, the decline of the small investor and the era of high

interest rates that has reduced the advantages of saving. Managers have to find some way of justifying their existence other than as institutional bid fodder. The pressure is on for them to do something rather than just mind some of the more controversial aspects of investment trust structure.

Although recent figures from the Association of Investment Trust Companies show that, judged purely on asset performance, the sector has done reasonably well over the past year, shareholders are given fairly short shrift. Portfolios, other than in the minority of specialist trusts, are depressingly similar and information on strategy is generally limited to some wary banalities on the economy once a year. A few exceptions there is little indication of the amount of managerial activity.

The danger is that the euphoria which could build up in the investment trust market will lull the managers into a false sense of security about the need to take some initiative on the longer term future of the sector.

Margaret Drummond

Bonds

Gilt-edged funds head the welcome recovery

Last year saw increased activity in the single premium bond market, particularly towards the end when money started chasing gilt. Unspectacular as the trend is compared with what happened in the early 1970s, it is still a "welcome recovery" through "one should not do" being until child benefit completely takes over) the loss of child allowance.

Figures last month from the Life Offices Association show single premium sales up 83 per cent from £219m in 1975 to £401m last year. The figures include all ordinary life assurance and annuity schemes.

In general, the insurance bonds did not show such spectacular growth, but insurance companies are not complaining. In the early part of 1976 expansion followed the recovery in the stock market and it slumped so did interest in equity-linked bonds. As interest rates rocketed, fixed interest funds came into their own, while the unprecedented rise in

the minimum lending rate had the opposite effect on property funds in the second half.

In the second half of the year, gilts became the rage and a number of new gilt funds were introduced in the final weeks of the year.

The bonds are a form of single premium life assurance, like bonds or shares that can be cashed in at the bondholder's pleasure and similar to unit-linked life policies, since the ultimate value of the bond depends on the value of the underlying assets in which the single premium is invested.

Insurance companies place the premiums in separate funds—property, equity, fixed interest or money—each operating in three sectors—which operate very much like ordinary unit trusts.

Since they are not in fact unit trusts, the insurance companies are not hampered by promotional and investment restrictions affecting those. The bondholder is not the actual owner of units in the fund but

he has a degree of life cover—whole life policy cover—and the capital value of his bond will in the end depend on the investment performance of the underlying fund.

Basic rate taxpayers will receive their capital sum free of tax. Income tax has already been borne by insurance companies and their source, the companies whose profits are paid by way of dividend to the funds. Higher rate taxpayers will face higher rate tax and investment surcharge liability, so it would be prudent to hold on to the bond until the days when income declines.

In this vein there are two more points worth mentioning. Many life companies permit "switching"—that is transferring the bondholding from one fund to another. Switching is done free of capital gains tax, where any such gains are realized.

Finally, there is much wider use of share exchange schemes than there used to be. Investors deliver their share certificates in lieu of a single premium payment and thereby save on paperwork and perhaps on dealing costs as well.

Timing is obviously of the essence. The notable feature of last year's growth was the influx of money into fixed interest bonds, gilt funds in particular.

Vanbrugh, for example, estimate that the second half of the year perhaps as much as 10 per cent of their new money went there. Earlier in the year managed funds seemed to attract the most investment, reflecting investors' indecision and caution.

Hambro and Abbey did very well, particularly in the first half of the year. Hambro sales were up just over 100 per cent on the year before and property led with investment fairly evenly distributed among the other funds. With the greatest proportion of total single premium income also went to property funds.

When the MLR hit its peak, yields on some government paper also climbed. The rush to gilts has been well publicized and, thanks to prescience or

SINGLE PREMIUM BOND SALES*

	(£) 1975	(£) 1976	% change
Abbey Life	20.8 m	24.7m	17.47
Cannon	1.0 m	3.5m	250.0
Hambro Life	16.5 m	35.5m	115.15
M & G	.95m	1.7m	80.0
M & G	1.5 m	3.7m	153.3
M & G	1.4 m	1.4m	0.0
Tyndal	1.9m	1.7m	-10.5
Vanbrugh	12.0 m	35.0m	191.68

* These figures include all single premium bond business, including that linked to unit trusts where companies have such schemes, but they exclude regular savings and annual premium sales.

** Abbey figures result largely from increase in sales of the new Life Income Plan.

*** Save and Prosper figures are rounded up to the nearest million.

† M & G figures for year ending September 30.

†† Tyndal figures are calculated on a year ending June 30.

ment splits are the business of insurance companies. It is good advice, the ordinary investor gets his timing right for a change. A number of new gilt funds hit the market and money poured in, some of it accounted for by switching.

The general view is that fixed interest funds will continue to be attractive for the next two to three months at least, depending on how fast short-term interest rates come down.

As with all investment fashions, there is always the danger that it may be carried too far or that investors may overlook other potentially attractive markets. With interest rates falling, property funds and property bonds are probably a good bet. Vanbrugh, for one, are bullish.

At present there are at least 52 companies offering nearly 150 funds altogether. It is essential to compare the charges, surrender terms, possible income options, death benefits and other guarantees which may be provided.

Also, it is always helpful to study the investment splits of various fund portfolios and the overall investment breakdown of the insurance companies offering more than one type of bond.

Sally Hemmings

Pensions

Problem of providing increases in your post-retirement income

The sequence of the various steps in pension schemes' descriptive booklets varies from scheme to scheme. After dealing with the way the amount of pension or lump sum is worked out, many go on to deal with the date of commencement of pension and details of payment.

I shall leave this until later, as also the question of lump sum benefits at retirement, and turn next to increases of pension in course of payment—probably as important a feature of a scheme as any other, and the subject on which I interrupted this series in my last article.

The whole philosophy and practicalities of pension increases are less simple than they might be thought at first sight. The cost of crossholdings will not be eliminated, but floated out on the market—and this despite the fact that one of the welcome aspects of merger and

the most important) move against this general trend.

Some contraction in income in retirement is therefore acceptable, provided that it is kept within limits. With inflation running at 3 or 4 per cent, it is not easy to see how it is possible to ignore the problem; at today's inflation levels it is not.

The differences of philosophy, as well as differing financial resources of various employers, are clearly reflected in the range of methods for dealing—or not dealing—with this problem.

Pension schemes fall into three broad categories. Some do not provide for increases (or, although they have the power to increase pensions, never use it). Others give pensioners a contractual right to increase income, but at intervals on some specified basis.

Between these two extremes, many schemes review pensions at regular or irregular intervals, and make increases in the light of changes in money values, the financial state of the scheme, and the willingness of the employer to provide more money.

In fact, the majority of pension schemes include provisions in their rules which allow them to increase pensions above the level of the standard formula, according to pay and length of service. These powers normally apply equally to a pension which is being paid and to one which has not yet started. They do not, however, necessarily permit an increase up to the maximum permitted by the Inland Revenue, although at the time the rules are drafted they normally do so, for there is no point in restricting powers which need not be exercised.

Even though most schemes have these powers, they do not normally use them. The most common reason for this is that you will find in the descriptive booklet tucked away at the end of the employer's right to tax-

minate his financial support for the pension scheme, and the assignment of benefits, the position of members who become bankrupt and other formalities.

Unless there is some much more precise description and in a more prominent position, it would be prudent to assume that the scheme's normal practice is to leave the amount of a pension unchanged once it has started. After all, it is an important plus point in a scheme which provides increases whether on a contractual basis or by regular reviews in the light of circumstances.

If a scheme, which normally leaves pensions unchanged, decides to make an exception in times of particular difficulty, probably financed by a special payment from the employer, the pensioners will receive an unexpected bonus; but this is better than counting on this sort of protection, perhaps on the strength of some isolated event in the past, and being disappointed.

Eric Brunet

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THE CHARTER TRUST & AGENCY LIMITED

Extracts from the Report and Accounts for the year ended 30th November, 1976

	1976	1975
GROSS REVENUE	£1,400,960	£1,356,513
NET REVENUE AVAILABLE FOR ORDINARY STOCK	£892,494	£892,488
EARNED FOR ORDINARY STOCK (net)	1.80p	1.71p
DIVIDENDS ON ORDINARY STOCK (net)	1.80p	1.56p
INVESTMENTS—Valued at 30th November		
Total value including net current liabilities/assets	£24,043,300	£24,853,082
Attributable to Ordinary Stock	£19,581,113	£20,383,939
Net asset value per unit of 25p	53p	55p

Annual General Meeting—20 Fenchurch Street, London, EC3P 3DB Thursday, 10th March, 1977 at 2.30 p.m.
Final Dividend 1.20p net per unit of Ordinary Stock payable 11th March, 1977.

MARKET REPORTS

Commodities

COPPER: Wire bars lost 25.75 for cash and 25 for three months. Afternoon: Cash wire bars, 25.75; three months, 25.75; six months, 25.75; nine months, 25.75; twelve months, 25.75. **LEAD:** Very firm on reported East European inquiry. Cash gained 11.50 to 21.50. Afternoon: Cash, 21.50; three months, 21.50; six months, 21.50; nine months, 21.50; twelve months, 21.50. **SILVER:** Bullion market (London) steady. Spot, 21.25; three months, 21.25; six months, 21.25; nine months, 21.25; twelve months, 21.25. **WHEAT:** Northern spring No. 2, 14 per cent. Cash, 14.00; three months, 14.00; six months, 14.00; nine months, 14.00; twelve months, 14.00. **COCAOA:** A prediction by Cadbury's marketing director of higher cocoa prices in the future has led to a sharp drop in the price of cocoa beans. The London market for cocoa beans, which was steady at 11.50 per lb, fell to 11.00 per lb. **GRAIN:** (The Bank) - WHEAT - US

Bank Base Rates

Barclays Bank	12 1/2%
Consolidated Credits	12 1/2%
First London Secs	12 1/2%
C. Hoare & Co	12 1/2%
Lloyds Bank	12 1/2%
Midland Bank	12 1/2%
Nat Westminster	12 1/2%
Rossminster Acc's	12 1/2%
Sheeley Trust	14%
Williams & Glyn's	12 1/2%

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1976/77	1977/78	1978/79	1979/80	1980/81
High	Low	High	Low	High
35	27	35	27	35
111	100	111	100	111
132	125	132	125	132
114	96	114	96	114
122	104	122	104	122
62	45	62	45	62
78	55	78	55	78
233	188	233	188	233
24	54	24	54	24
67	54	67	54	67
63	54	63	54	63
69	65	69	65	69

Foreign Exchange

Growing trade union opposition to a continuation of the Government's anti-inflation wage restraint programme created the most uncertain conditions in sterling for several weeks, triggering general selling in the currency in international exchange markets. The pound moved as low as \$1.7116, despite receiving Bank of England support for most of the morning session, before closing at \$1.7120, a loss of 40 points on the day. The "effective devaluation" rate is 43.0 per cent from 42.8 per cent overnight. Brussels reports suggesting a likely ERM devaluation of the franc on the basis that this would intensify domestic inflation, dealers said. Most selling pressure on sterling slackened after mid-session. Gold prices rose to a new all-time high of \$355.125, a gain of 12 1/2 cents on the day.

Spot Position of Sterling

Market	Rate
New York	\$1.7120
London	100 = 248.50
Frankfurt	100 = 33.75
Paris	100 = 166.67
Geneva	100 = 166.67
Basel	100 = 166.67
Zurich	100 = 166.67
Brussels	100 = 33.75
Amsterdam	100 = 33.75
Stockholm	100 = 13.75
Copenhagen	100 = 13.75
Helsinki	100 = 13.75
Tokyo	100 = 166.67
Singapore	100 = 166.67
Bombay	100 = 166.67
Calcutta	100 = 166.67
Rangoon	100 = 166.67
Colombo	100 = 166.67
Madras	100 = 166.67
Batavia	100 = 166.67
Sourabaya	100 = 166.67
Manila	100 = 166.67
Cebu	100 = 166.67
Yokohama	100 = 166.67
Osaka	100 = 166.67
Kobe	100 = 166.67
Nagasaki	100 = 166.67
Fukuoka	100 = 166.67
Sapporo	100 = 166.67
Hiroshima	100 = 166.67
Kyoto	100 = 166.67
Beijing	100 = 166.67
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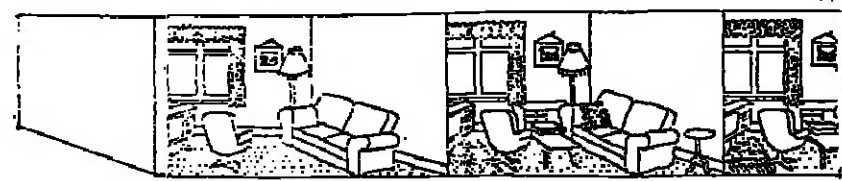
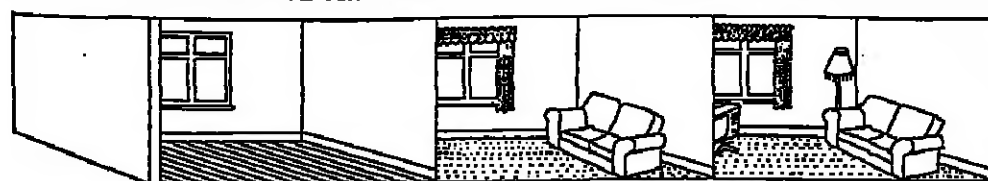
Account ends on a low note

ACCOUNT DAYS: Dealings Begin, Monday. Dealings End, Feb 25. § Contango Day, Feb 28. Settlement Day, March 1.
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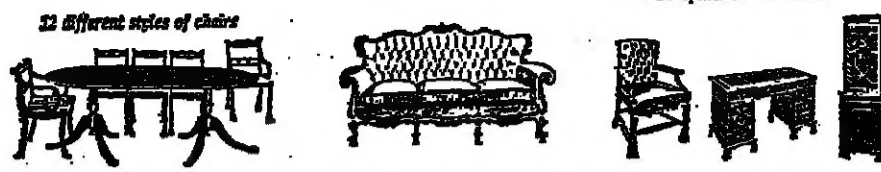


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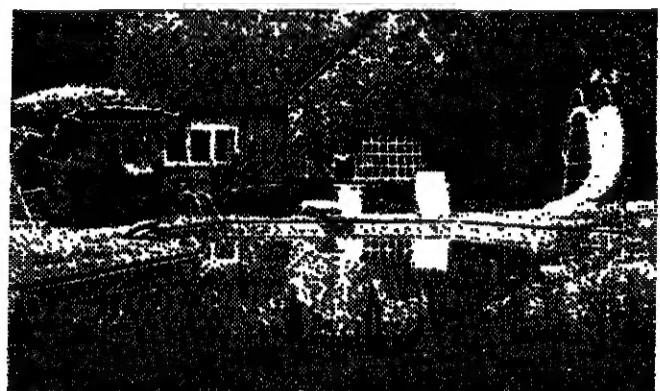
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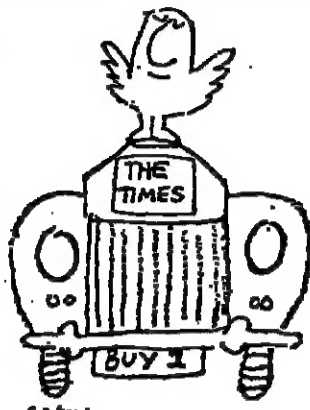
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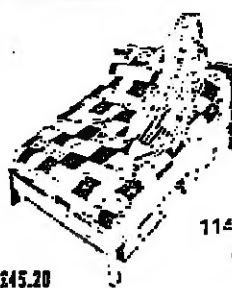
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